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LOMA LINDA UNIVERSITY
School of Behavioral Health
in conjunction with the
Faculty of Graduate Studies

Living On Borrowed Time: A Longitudinal Examination of a Time-Limited Housing
Voucher Program

by

Lauren D. Foster

A Dissertation submitted in partial satisfaction of
the requirements for the degree
Doctor of Philosophy in Marital and Family Therapy

June 2017

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Each person whose signature appears below certifies that this dissertation in his/her opinion is adequate, in scope and quality, as a dissertation for the degree Doctor of Philosophy.

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ABBREVIATIONS

HUD	United States Department of Housing and Urban Affairs
HLM	Hierarchical Linear Modeling
HACSB	The Housing Authority of the County of San Bernardino
HCV	Housing Choice Voucher
5LAP	Five Year Lease Assistance Program
CDI	Community Development Initiatives
CRT	Critical Race Theory
WTW	Welfare to Work
HA	Housing Authority
TANF	Temporary Assistance for Needy Families
MTO	Moving to Opportunity
FSS	Family Self-Sufficiency
ITSP	Individual Training and Services Plan
MTW	Moving to Work
SNAP	Supplemental Nutritional Assistance Program
BSI	Brief Symptom Inventory
IFCR-R	Individual Family Community Resilience Resource Profile
SEM	Structured Equation Modeling
LLU	Loma Linda University
SES	Socioeconomic status
ICC	Intraclass Correlation
MFT	Marriage and Family Therapist

EM	Estimation Maximization
FIML	Full Information Maximization Likelihood
CFI	Comparative Fit Index
GFI	Goodness-of-Fit Index
RMSEA	Root Mean Square Error Approximation

ABSTRACT OF THE DISSERTATION

Living On Borrowed Time: A Longitudinal Examination of a Time-Limited Housing

Voucher Program

by

Lauren D. Foster

Doctor of Philosophy, Graduate Program in Marital and Family Therapy

Loma Linda University, June 2017

Dr. Brian J. Distelberg, Chairperson

There are a number of families currently living in poverty across the United States (Census, 2010). These families are often stressed and spread thin in their daily lives. Different governmental supports are used to bolster individuals and families during their experiences of poverty. One such entity is the United States Department of Housing and Urban Affairs (HUD). This agency provides housing to countless residents each year (HUD, 2016). Much is known about the different program that HUD offers but information is limited what strengths families can bring in that can aid in their experiences while living in poverty. Using Hierarchical Linear Modeling (HLM) the first analysis addresses what can be predictive of socioeconomic status for families. A second set of analyses were preformed, using both cross-lagged and latent growth modeling, to assess the interconnected nature of resilience within these families.

CHAPTER ONE

INTRODUCTION

This dissertation seeks to examine the influence resilience has for families that are utilizing housing services. There is much to be said about resilience and how it can emerge in the lives of families. Typically, resilience is thought of as a group of protective factors that allow one to deal with adverse circumstances. These circumstances can range in scale from a singular life event to a more chronic condition. Of interest to this study is something assumed to be more chronic in nature, which is poverty. Experiencing poverty shifts the way families orient themselves and the experience of the outside world. One entity that families living in poverty can interact with is their local Housing Authority. This may be a place where families attempt to balance themselves by participating in governmental housing. This service has the potential to help foster resilience through the supports that they can provide inclusive of lessening of monetary responsibility for housing. The purpose of this study is to examine the shift in resilience over the course of time for families that are using housing supports.

Problem

Those that live in poverty are thought to be lacking in some way. There have been many ways to intervene in the solution of poverty. Often the issue is that the solution is one that is based in ideas that see individuals and families as lacking or less-than in some way (O'Conner, 2001). As this is often a presumption, there is little literature or dialogue around the resilient nature of those who live in poverty. This can often be passed over to examine who they are, how they arrived at this place, and what is keeping them there.

Though this can be helpful in the description of people living in poverty, this becomes a totalizing view of a large group of people.

With this view of those living in poverty, there is still a need for supportive systems that will help families move through poverty. Often times this need for supportive systems is looked down upon by the general public and assumed to be attributed to some moral failing (Handler & Hasenfeld, 2007). These services offer supports that are crucial to aiding a family for a time, and provide them with a step up and possibly additional resources that they may not have already have accessible to them. What value can be added with the addition of these resources is missing and is not examined closely.

Background

Resilience

There is a pervading notion on the risks associated with being in a lower socioeconomic status (Fraser & Terzian, 2014). How a family copes in the face of a crisis, is crucial for the development for the members of the familial unit. Of all the literature available on family resilience, Froma Walsh's literature seemed to encapsulate the prevailing notion of what it means to be a resilient family and what a resilient family looks like (Walsh, 2002). She outlines three major areas that resilient families rally around. First, these families have a shared belief system. This could be the family's religious/spiritual traditions or the collective attitude of the family (Walsh, 2002; Walsh, 2006). A family believing that there is a higher power that will help them through difficult times has an easier time dealing with the stresses that happen day-to-day.

Additionally, resilient families are able to find or create meaning out of the adversity that they may find themselves in. Resilient families also share similar organizational patterns (Walsh, 2002). Families that thrive in this category are flexible in their structure and organization. These families also have ties to the community that they find themselves in and have some sense of financial security. The last area Walsh discusses is communication patterns (Walsh, 2002). Resilient families had clear and consistent verbal and action communication. These families also displayed an openness in emotional expression and the ability to problem solve, as a collaborative unit.

Walsh is not alone in the traits she has attributed to resilient families. Among resilient or protective factors for families are family structure, family cohesion, social support, stable income, adequate housing, family routines, and family rituals (Benzies & Mychasiuk, 2008; Black & Lobo, 2008; Mullin & Arce, 2008). Seccombe found that family factors that were attributed to resilience were, “warmth, affection, cohesion, commitment, and emotional support for one another” (2002, 388). In this particular research she discusses that within the family system that family resilience can be developed at any time. This resilience is something that a family can work at and gradually build.

Though these are things that all families can work towards, there is an additional layer of stress that comes with being a family living in poverty. These families typically face more crises and experience traumatic events at the possible cost of family functioning (Walsh, 2002; 2006). It is this ability to function that directly affects their resilience and the ways that they show up in different areas of their lives. It is the families’ ability to thrive in the face of otherwise difficult circumstances that will spur on

the resilient nature of the family. Living outside of what we generally think about with families, while also being faced with the additional layer of poverty, we should see families flounder in some major way. On the contrary, we see that there are a number of aspect that can accompany these families that may be able to protect them in some way. For example, when looking to family forms, flexible structures and boundaries with extended kin and community enabled resilience in weathering harsh unstable life conditions" (Walsh, 2012, p.10). Boyd-Franklin and Karger assert that for African-American families who were seen to be functional, "...had clear boundaries and role responsibilities. They were not isolated, and they drew readily on the support of their extended family kinship network"(2012, p.286).

For many of these families an ideal situation would be the ability to escape poverty. The resilience living in poverty produces, can have effects on social mobility. In previous research, social support and family resilience have been found as potential aids for family movement through these economic systems. (Distelberg, Estrella, Hearn, & Taylor, 2013). To this end Unger (2011) suggests the importance of community on low-income families. He noted that for these families, community support and resources can help families as well as communities foster a sense of resilience. This study would seek to build upon this previous literature. This study will examine how families are impacted, at various levels, as they enter into and live with housing assistance.

United States Department of Housing and Urban Development (HUD)

The prevalence of poverty is not to be overlooked. In 2012 over 46 million people, 15% of the U.S. population, were considered to be at or below the established

poverty line (Census, 2010). One way we as a nation have sought to address poverty is through supportive housing services. As of 2015 over 9.8 million U.S. residents are enrolled in some sort of housing assistance program (HUD, 2016). Within San Bernardino County, 17.6% (365,632) of all residents live below the poverty line. But of these families seeking housing, they will wait an average of 33 months to be housed (Census, 2010; HUD, 2012). The entity that provides these housing services across the nation, HUD, outlined in their strategic plan an overarching goal to use housing as a way to improve quality of life (HUD, 2010).

HUD attempts to do this through the promotion of economic self-sufficiency. In many ways the idea of economic self-sufficiency is tied to no longer receiving services through HUD and other government-assisted programs (HUD, 2011). Since the early 1990's, HUD has attempted to get at the issues of economic self-sufficiency through creating "innovative" services to aid those who are receiving housing assistance. These services range from having access to job training, financial literacy, and public benefits to relocating participants to new areas.

Introduction of the Study

The Housing Authority of the County of San Bernardino (HACSB) found it necessary to provide the typical social services as well as provide additional supports. A partnership was developed between HACSB and Loma Linda University to assess supportive services received by persons who were enrolled in the Housing Choice Voucher Program (Section 8). This study saw the need for programming beyond what was being offered. All things withstanding, families who use these and a myriad of other

government supportive services are thought of in a disparaging light. Though this may be shared public opinion, it is an assumption of this study that families enrolled in this program are resilient and that if the appropriate amount and types of supportive services are provided, these families will thrive and ultimately increase their level of resilience and use that to help eventually makes shifts in terms of economic self-sufficiency.

For the purposes of this study, economic self-sufficiency will be defined as economic mobility, the movement in both income and employment for a family or individual. The concepts of economic mobility and resilience will be examined through multiple theoretical lenses. Human Ecology, Critical Race Theory, and Family Resilience will all be used to provide a theoretical background in which this study will be based. Each of these provide a unique perspective that when combined provides a theoretical perspective that captures the unique circumstances these families find themselves in.

Objectives

The dissertation would look to the longitudinal data collected through HACSB and Loma Linda University. The data is emerging from a study that is examining the Five Year Lease Assistance Program (5LAP), a Housing Choice Voucher program alternative, which allows families to receive vouchers to help subsidize a portion of their monthly rent. The program provides various case management services through the Community Development Initiatives (CDI) staff to those enrolled in the program. The CDI department assists in aiding families access resources to achieve their goals around homeownership and economic self-sufficiency. This dissertation aims to determine the shifts in resilience over the course of time and the ecological nature of resilience. It will

also look at how resilience effects positively economically self-sufficiency. In looking at the needs that would ideally move families towards self-sufficiency, the positive effects that resilience has on the families and their movement through the program.

Aim #1: Families are able to affect their economic mobility through continued use of services through the local housing authority.

Hypothesis to be tested: Families that are in 5LAP will increase their economic self-sufficiency.

Aim #2: Families that utilize the 5LAP program will receive a benefit through increases in resilience.

Hypothesis to be tested: Families that are in the 5LAP program will increase their individual, family, and community levels of resilience over the course of four years.

CHAPTER TWO

CONCEPTUAL FRAMEWORK

In wanting to address not only socioeconomic mobility, but the resilient nature of the families receiving housing supports, three theories will be used to conceptualize the complexity of families living in poverty. Alone, each of these theories/concepts offer a unique piece of the puzzle. Together these theories can create a fuller picture of the families and the challenges they face on a daily basis. Human Ecology Theory, Critical Race Theory, and family resilience will all be used to highlight differing aspects of these families lives. With each theory bringing unique vantage points, the theories will also be discussed in a way to see their interconnected manner.

Human Ecology

Human Ecology theory was born out of a myriad of fields. The amalgamation of ideas allowed for the field to develop, particularly under Ellen Swallow Richards (Bubolz & Sontag, 2009). Richards proposed a field of study that focused in how behavior and health were connected. She felt that environment had an impact on their person but that with changes in technology, a person could wield some control over their environment as well. Richards eventually established the field of Home Economics, which initially emphasized the health and safety of the environment. There are influences of bioecology that focused its attention on the individual's relationship to the biological environment it finds itself in.

As a whole, the theory is concerned with, "...interaction and interdependence of humans (as individuals, groups, and societies) with the environment (Bubolz & Sontag,

2009, p. 442).” Under this framework, a systemic vantage point in which to evaluate and examine how low-income families could be able to move socially and economically as well as the impact of HUD policies. The theory of human ecology focuses on how individuals develop through interactions with others. Individuals could develop through their interactions with other individuals, institutions, communities. The individual’s development and change is seen to be impacted by and acting upon four levels of environmental systems; micro-, meso-, exo-, and macrosystems.

Premises

The theory has a host of assumptions from which it views the family and individuals. The theory asserts that the person and family cannot be separated from their environment, so that the conceptualization should be reflective of that. The theory begins with larger systems in mind in order to best theorize and work with families in the most effective way. There is a premise that the family is an ecosystem in itself. The parts, individuals, interact and form the whole, the family. An additional premise is that a family, “...carries out physical-biological sustenance, economic maintenance, and psychosocial and nurturance functions for its members, for itself as a collectivity, and for the common good of society (Bubolz & Sontag, 2009, p.425).” The final premise is that individuals are interdependent on each other and their environments.

Assumptions

Bubolz and Sontag (2009) outline ten assumptions for the theory; the final three will be discussed, as they are quite relevant to the population at hand. The first of these

assumptions are that, "...environments do not determine human behavior but pose limitations and constraints as well as possibilities and opportunities for families (Bubolz & Sontag, 2009, p.426)." This has direct implications for the families of interest. Many families are limited not only by their economic resources, but by the governmental policies set in place within the housing program these families utilize. For instance, at the Housing Authority of the County of San Bernardino (HACSB), there is a new program for families who qualify for what would be known as a Housing Choice Voucher (Section 8). This program, the Five-Year Lease Assistance Program (5LAP), is designed with the idea of economic self-sufficiency in mind (HACSB, 2016) For the HACSB that would mean that families will be able to transition off of governmental assistance, including housing, in the span of five years. As a part of receiving housing assistance, individuals must report their annual earnings. If there is an increase in income, program participants must report it and by doing so, risk their housing assistance. This could severely alter the way families choose to relate with their local environments and how they choose to orient themselves in relationship to other micro and macro systems.

The second assumption is "Families have varying degrees of control and freedom with respect to environmental interactions (Bubolz & Sontag, 2009, p.426)." For the families utilizing HUD services, the idea of varying control is paramount. Families are able to exercise control over many things in their lives. They can decide where they live, how to interact with their environment, and even which social services they choose to participate in. What is not under the control of most families, are the political implications that accompany their agreement to receive housing services. Families are often asked to workshops, seminars, and meetings all under pressure that if they do not

attend, they may risk their current housing or ability to receive housing. Although families have some choice in where they live, there are real implications with who will accept housing vouchers, the price of said dwelling, and where dwellings are located.

Lastly is the idea that the ability to make a decision, "...is the central process in families that directs actions for attaining individual and family goals. Collectively, decisions and actions of families have an impact on society, culture, and the natural environment (Bubolz & Sontag, 2009, p.426-427)." Seeing this assumption being linked to the first, families can be limited by and/ or experience an opening of opportunities through the concept of decisions. Choice is assumed to be available to all and that may not necessarily be the case for all families receiving housing assistance. Families have a varying amount of choice in their day to day lived experience. For instance, families that are involved in 5LAP meet with case managers as a part of their programmatic requirements. During their first meeting, they set up goals for themselves during the duration of the program. Although there is some freedom in what they choose as a goal, some families may have other goals that they would like to work towards that may not fit the goals of the program. This limiting of choice and decision making ability affects families in a way that is very different from families not receiving housing. This lack of autonomy can squelch some individuals sense of self-efficacy (Okech, Howard, & Kim, 2013).

Concepts

The concepts of family ecology are built upon those of human ecology. For the purpose of brevity, the major concepts within human ecology will be discussed in detail

with some consideration given to concepts within family ecology.

In the area of human ecology, the three key concepts are the human ecosystem, environment, and adaptation. The first concept, human ecosystem, consists of the wide variety of environments humans find themselves interacting with. For a family their ecosystem, "...consists of a given family system in interaction with its environment (Bubolz & Sontag, 2009, p.431)." With this concept there is also examination of community and social impacts on the ecosystem. Environments are defined as the, "...physical, biological, social, economic, political, aesthetic, and structural surroundings for human beings and the context for human behavior and development (p.432)." Government policies, similar to those affecting HUD families, can shape the physical and sociocultural environment families find themselves. These policies could affect what neighborhoods families live in, how they interact with their neighbors, what cultural values, norms, and patterns develop or have the opportunity to develop. Adaptation is defined as, "...behavior of living systems (e.g., the family) that changes the state or structure of the systems, the environment, or both (p.433)." Ideally, families receiving housing assistance would have the ability to change to the systems that they interact and are placed in. These families would also be able to invoke change onto the larger system, i.e. housing authority. This is not often what is seen from these families. What has been found in a number of instances is that families have adapted to their environments in such a way that they can maintain their housing assistance (HUD,2011). There is little in the current research that speaks to how the adaptation process can work through resilience or empowerment (HUD,2011, pg. ix). This is the adaptation process that is of greatest interest to this study.

For family ecology; key concepts are family, needs, values, management, decision-making, and human development. The concept of family in family ecology represents the individuals in interaction with an environment. This broad definition leaves open a number of configurations and ideas of family. Members of a family are autonomous and also dependent on one another. Needs are “requirements that must be met at some level if they are to survive and engage in adaptive behavior (Bubolz & Sontag, 2009, p.435).” Needs have been classified as having, relating or being. These needs can range from having food, water, being loved and accepted, and the need for growth and self-fulfillment. Values are, “human conceptions of what is good, right, and worthwhile (p.435).” These values are developed by individuals and families and can vary along cultural lines. Management is the “attainment, creation, coordination, and use of resources for meeting goals and realizing values. (p.436)” Decision making is the control system by which the family organizes itself. Human development is a, “process of ongoing and interrelated changes in an individual’s ability to perceive, conceptualize, and act in relation to his or her environment (p.437).”

Poverty and Human Ecology

The theory is open enough that it can encompass the issues the family in poverty may face. Poverty or the environment may not be, “...objective external conditions in which families exist. They are subjectively experienced; and the family and its members perceive, interpret, and create meaning on the basis of their needs, values, and goals (Bubolz & Sontag, 2009, p.427).” One of the underlying values of the theory is that of economic adequacy. This is defined in contrast to poverty and is thought of as,

“...sufficient resources to make possible nourishment versus starvation, adequate versus inadequate housing, clothing, health care, and other essential of life... (p.426).” This value is one that strikes a resounding chord with the population of interest. Families using HUD services are attempting to have their basic need of housing met. Though they are all able to get this need met, many families are constantly under threat, real or perceived, that their housing can be taken at any time. This real fear can impact the way that they interact with the systems they find themselves embedded in and how they move through the various housing programs they are a part of.

The theory of human ecology is able to address a multitude of issues. However, there is a need for a practical model for how to actually assist families who are low-income. Many of the concepts are at a high level of abstraction and can assist with more of the conceptualization rather than the practical application. This gap can be filled though the use of a mid-level theory.

Critical Race Theory

Critical Race Theory (CRT) has an extensive and wide-reaching grasp. This theory, originating in the field of Law looks to examine ways in which race and law interact with one another and to combat the ways in which subtler forms of racism were emerging. Derrick Bell, Alan Freeman, Richard Delgado, and Kimberlé Williams Crenshaw (Crenshaw, Gotada, Peller & Thomas, 1996; Delgado & Stefancic, 2012) were among the key figures within the area. The theory examines how these entities fit together and how policy can be shaped by, and has specific effects for people of color. Critical Race Theory views not only the, “...distributing resources and opportunity, but

rather as a repository of hidden, race-specific preferences for those who have power to determine the meaning and consequences of ‘merit’...” (Crenshaw, Gotada, Peller & Thomas, 1996, p. xxix). It is a theory that values the voices of those often forgotten or ignored.

Premises

The first premise of the theory asserts that, “...race has historically been, and continues to be, a fundamental organizing principle in U.S. society (McDowell and Jeris, 2004, p.82).” This premise discusses the ways in which race has shaped the country and the way people experience and interact with the world around them. The premise also highlights ideas around intersectionality, the idea that we occupy multiple spaces of privilege and subordination at any given time. This premise also gives weight to the fact that race is a “central component of social organizations and systems, including families (Burton, Bonilla-Silva, Ray, Buckelew, & Freeman, 2010, p.442).” So not only does race organize the ways in which society has set itself up, it also has very real and constant effects on how families operate and maintain themselves. This has great impact on the families within this study as many are of an ethnic minority status and have been socialized around race. How they choose to interact with society and conversely how society interacts with them is shaped by their race.

Secondly, Critical Race Theory asserts that racism is a systemic issue that permeates many entities. McDowell and Jeris (2004) note that, “...critical race theorists challenge White-dominated ‘truth’ and support revisionist history, which accounts for the experiences of those who have been silenced in the original telling (p.83).” CRT seeks to

counter many historical accounts as factual as they have been presented in a way that furthers a version of truth that puts many ethnic minorities at a great disadvantage and can perpetuate negative stereotypes that are already present.

Additionally, social justice is a primary tenet of the theory. Critical Race Theory posits that theory is never objective rather it, “reflect[s] the worldview, social position/perspective, and interests of the theorist (p.83).” Some have interpreted that many theories have been developed with Whiteness being the center and cornerstone of normality. This construction of theory is likely done in a way that may benefits Whites and could be used to subjugate people of color. CRT has positioned itself in a way that it feels the necessity to address a varied number of issues that can be effected by race, and to address the element of race head-on.

Finally, Critical Race Theory believes that people of color have a unique voice in dealing with matters of race. They are uniquely qualified to tell their stories and perspectives on life. The uniqueness is traditionally ignored with privilege being given to other voices to tell the story of persons of color’s experiences. Within CRT there is an idea of narrative storytelling. This idea provides an alternative way of viewing a “well known” story or idea and giving voice to a differing perspective (Delgado and Stefancic, 2012). This idea of narrative storytelling gives voice to people’s individual experiences with race and the different identities that will intersect with race (Trahan and Lemberger, 2014).

Poverty and Critical Race Theory

Many of the families using housing assistance are ethnic minority groups,

particular classifying themselves as either African-American or Hispanic/Latino nationwide (HUD, 2010). Within San Bernardino County, 65% of those using housing service are of an ethnic minority group (Census, 2010). This theory looks to the systems these families are embedded in and how the social and historical climate can either create opportunities or pose additional barriers for them. One such barrier can be the idea of social capital. Those living in poverty often lack the vertical social capital that would be helpful attempting to make head way out of poverty. Yasso argues that, "...People of Color 'lack' the social and cultural capital required for social mobility (2005, p.70)." Added to this is the idea that not only class, but also race can affect social capital. Without access to this capital, it limits the avenues of social and possibly economic mobility. Without this ability to move through poverty, families can be stuck generationally in a space that can impeded upon their potential. Delgado and Stefancic (2012) pose the idea that this "'culture of poverty' including broken families, crime, intermittent employment, and a high educational dropout rate (p.120)" can further put minorities, especially African-Americans even further behind. Critical Race Theory can uniquely examine what is happening with many families being affected by policies implemented by HUD. Not only can it provide a unique examination of families living in poverty, but give direction as to what can help maintain that status, inclusive of their choice of neighborhood (Delgado & Stefancic, 2012).

Link between Human Ecological Theory and Critical Race Theory

In examining families from this population, the idea and use of race is important to theorizing about these families. Critical Race Theory provides a wealth of support to

Human Ecology. Few (2007) notes that ecological theories look to the interaction between the differing systems people interact with. Few states that, "...study[ing] an individual's development, a researcher must look not only at the individual and her immediate environment but also at the interaction of larger cultural environment (2007, p.460)." As one interacts with their environment, they are inextricably affected. For example, families of color who have received housing vouchers on similar programs have been shown to migrate towards neighborhoods that reflect their own race (Burton et al.,2010; Teater, 2008). There could be considerable supports to living in neighborhoods where similarities can be found along racial and economic lines. A sense of belonging or community can be fostered as well as a general sense of safety. While these are all potential benefits, some drawbacks by moving into or remaining in neighborhoods that are homogenous is that the family and children in it are excluded from opportunities that may positively affect the potential of socioeconomic mobility (Delgado & Stefancic, 2012). To examine different systems such as the meso- and macro-system may eventually reveal, "...not only historical institutional discrimination but also, to an extent, the evolution of collective identity development and adaptive group response (p.460)." This adaptive group response can be seen as a way to overcome the roadblocks and barriers that have been put in place and maintained over time.

Family Resilience

There has been extensive research done in the area of resilience. This concept comes from that of individual resilience literature. In this literature, resilience is usually a concept that is defined as an individual personality characteristic. This individual

characteristic is generally studied as a source of positivity; in spite of the immense difficulties the individual has to face. This is where the field focused its initial attention when looking to family resilience. Researchers and theorists were curious how families were resilient. It was something that families had and theorists described how this resilience emerged. There are various models that were used been used to examine family resilience, particularity issues that impoverished families face. Two such models were the Double ABCX Model (McCubbin & Patterson, 1983) and the Circumplex Model (Olsen, Russell, & Sprinkle, 1979; 2014). These models look to examine how resilience in a family can shift the way that the family deals with stressors. Assisting the families by increasing resilience may be one of the many ways to aid in the issue of families living in poverty.

The next movement in family resilience was into the process by which families could be resilient. It is through this that families could acquire resilience and each element of the systems could affect the overall resilience of the family (Henry, Morris, & Harrist, 2015). Walsh's framework highlighted the family strengths that were heavily focused on (2002). There were three major areas that she outlined that resilient families rally around; a shared belief system, organizational patterns, and communication patterns. First, these families have a shared belief system. Families construct some sort of belief system and are able to modify it according to different life circumstances (Walsh, 2006). In this case, a family believing that there is a higher power that will help them through difficult times has an easier time dealing with the stresses that happen day-to-day. Within this area, the resilient family would also find meaning out of the adversity that they may find themselves in. Resilient families also share similar organizational patterns (Walsh,

2002). To this end, families that thrive are flexible in their structure and organization.

The last area Walsh discusses is communication patterns (Walsh, 2002). Resilient families have clear and consistent verbal and action communication. These resilient families have an emotional openness for communication and encouraged one another to share feelings and emotions.

Walsh is not alone in the traits she has attributed to resilient families. Others have noted similar resilient or protective factors such as family adaptive structures, family cohesion, social support, stable income, adequate housing, family routines, and family rituals (Benzies & Mychasiuk, 2008; Black & Lobo, 2008; Mullin & Arce, 2008). In addition, Seccombe noted that family factors that were attributed to resilience included; “warmth, affection, cohesion, commitment, and emotional support for one another” (2002, 388). Furthermore, all of these resiliency scholars note that family resilience can be developed at any time, and therefore a process rather than a static trait.

In terms of community support, “the participants identified interconnection between the family and the community as crucial for separating resilient families from others” (Mullin & Arce, 2008, p. 432). These researchers indicated that families who were able to create and maintain connections with the community they were in, were able to do well. But they found that the two levels of residence, family and community, were interconnected in such a way that families and the services providers that they worked with saw them move in congruence with one another. Unger (2011) presents a critique of resilience and family resilience literature available. It is his assertion that the current literature gives preference to certain voices, and those voices from marginalized communities are left unheard.

That being said, there is a movement currently to not only combine the two previous foci, but to create more clarity within the literature so that newer models can emerge from it. There is a missing ability to be able to examine resilience at a more ecological level and to be able to apply all the previous work on family resilience to what we know about the systems people are in (Henry, 2015). We know that resilient families use all three levels as potential resources (Simon, Murphy, & Smith, 2005), and being able to examine their complexity allows us to have a better view of the potential have as well as a better assessment of where families are currently located.

Poverty and Resilience

The ability to cope with life's circumstances seemed to be an overarching theme. Wadsworth and Santiago (2008) identified primary; problem solving, emotional expression, emotional regulation, and secondary control coping; acceptance, cognitive restructuring, positive thinking, as potential ways to promote resilience within families living in poverty. These researchers found that the stress related to living in poverty could be buffered if these two ways of coping existed for the family and the individuals within them. Juby and Rycraft (2004) found that an "internal locus of control, spirituality, and positive social support" all assist families in poverty in their resilience. As a whole, families are more likely to be resilient when they, "seek, receive, and give support as a way to build interconnections; hold beliefs about themselves, the social, and/or spiritual world that nourishes them; and take action steps to control their destiny" (Mullin & Arce, 2008, p. 435).

As previously mentioned, there is a gap in being able to look at the potential of families, especially when taking the different ecological levels into account. To aid in the examination of the families using 5LAP, we can apply theoretical models and assess their fit with our idea of families receiving U.S. Department of Housing of Urban Development (HUD) services. These models will need to intervene on individual, family, and community levels to increase resilience within the families and encourage economic self-sufficiency.

Integration of Human Ecological Theory, Critical Race Theory, and Family Resilience

Integrating three theories provides a theoretical lens that somewhat mirrors the complexity families living in federally assisted housing face. The three theories lend themselves meld in a unique fashion. Human Ecological Theory offers the groundwork through which the issues of families living in federal assisted housing can be viewed. This theory provides a lens that captures the various levels where intervention can be targeted for an encompassing way to address the issues they face. Critical Race Theory is able to add a contextual lens to ecological levels in Human Ecological Theory. Additionally, CRT provides critical ideas about how race and class can impact the macro- and microsystem. system. Finally, family resilience provides a practical framework in how to work with families in a way that promotes their strengths. This perspective allows for families to be seen rather than their hardships being the totality of their experience. Henry, Morris, & Harrist (2015) walk through a new way of thinking about family resilience and one of their adaptive ways of being would be in the area of meaning. The authors believe that with a family finding how it fits into the larger systems that they are

embedded in and being able to develop a clear ethnic identity, families are able to thrive. This integration of these three theories can help promote this idea of resilience.

Conclusion

In the U.S. Department of Housing of Urban Development (HUD) an overarching goal of all of their programs was to use housing as a way to improve quality of life (HUD, 2010). One of the ways they envision this can be done through providing supportive services to promote economic security and self-sufficiency. This is problematic for everyone as low-income families with little social support could be stuck using housing services while not reaching their fullest potential. What is missing is how families move through poverty.

The theories of Human Ecology, Critical Race Theory, and Family Resilience were looked at as possible ways to conceptualize this issue. By integrating the three theories, a complex lens is created through which those in poverty can be viewed. Issues like class cannot be ignored and that these families are, "embedded in different contexts than their counterparts who belong to more privileged groups and are assigned more advantages based on class, race, ethnicity, gender, family structure, fit of personality/ social styles with dominant culture, and community location" (Garcia & McDowell, 2010, p.99). These findings are important because there are so many Americans that are affected by poverty and the necessity of housing. Ignoring these issues would be of great detriment to those needing it the most.

CHAPTER THREE

LITERATURE REVIEW

Overview

The current resilience literature provides great insights into how a family can thrive and what elements are necessary to do so. It additionally has taken into account resilience with families who are low-income. Where there is a gap is how supportive services that families may draw on, can add to their resilience and eventually alleviate elements of stress associated with living in poverty. Further, there is little examination of how different ecological levels of resilience could affect one's economic trajectory. This study seeks to fill this gap by examining the resilience of families, over the course of four years, who are using housing supports. This would contribute in a meaningful way by adding to both the literature around housing services and that of family resilience. The body of literature around supportive housing could use a boost in how it examines their residents and their capabilities. General resilience literature could benefit by looking how other services, those larger systems that families interact with, can affect a family and how we as systemic thinkers can assist our low-income families in their experience with poverty.

In many definitions of resilience, at their core is the ability to thrive in the face of challenging circumstances or singular events. Beyond this basic premise, resilience involves dynamic processes fostering positive adaption within the context of significant adversity (Walsh, 2003). As previously discussed there is currently literature available that looks to how families are able to navigate a host of challenges and be resilient through the process. This idea of resilience often does not take into account the processes

that may differ if a family or individual is living in poverty. When poverty is added to the mix, it not only creates additional stress in the system via finances, it also takes a toll in an ecological fashion.

Housing Programs

Welfare-To-Work

In 1999, Congress approved funding for HUD to begin a new programming. This programming was referred to as Welfare to Work (WTW). The program was given \$283 million dollars for vouchers for individuals to receive Housing Choice Voucher (Section 8) housing. These 50,000 vouchers signified a significant increase in government spending on public assistance. WTW was designed to be a demonstration program for county level housing authorities. Of all of the nation's local housing authorities another \$4 million dollars was distributed among eight specific Housing Authorities, among them was the Housing Authority of the County of San Bernardino (HACSB). As a part of the grant, local housing authorities (HA) were to coordinate a program that showed how they would adhere to the welfare reform and "welfare-to work" initiatives.

The aim of the program was to involve other local entities into the lives of the families being served. The program encouraged the local HA to partner with local businesses, faith-based organizations, educational institutions, and business groups to offer additional supportive services. This WTW program required no case management services be provided to the families or heads-of households. It was also strongly encouraged that each HA would develop community partnership relationships that they could use to help support their housing families. Services such as child care,

transportation, job training, training in parenting skills were all seen as likely beyond the scope for the HA and these local HA were encouraged to seek and develop strong partnerships in the community.

As a part of the total money given, Congress earmarked a portion to be used for the evaluation of the program. In 2004 an evaluation was conducted to evaluate the program (HUD, 2004), the researchers randomly assigned participants into either control or treatment group. The treatment group received WTW voucher and accompanying services for that site, while the control group did not receive the WTW voucher and was placed on the waiting list for a Housing Choice Voucher. The sites that were used in this evaluation were Atlanta, GA; Augusta, GA; Fresno, CA; Houston, TX; Los Angeles, CA; and Spokane, WA (HUD, 2004). In their evaluation they surveyed 8,573 people who were all receiving some form of housing assistance. Both arms of the study were completed five years after the assignment of families (HUD, 2004). In addition to these surveys TANF files, Public Housing Information Center records, unemployment insurance, and Census data were all used in the evaluation of the program and its participants.

When examining the impact of having a housing voucher, the researchers conducted a series of analyses and found that the vouchers had a significant impact on the amount of people living in a home, amount of moves the person incurred, and movement into better neighborhoods. In discussing the movement into better or different neighborhoods, the researchers stated that, "...the neighborhoods where voucher users lived also had slightly lower rates of minority concentration, black concentration, and households headed by women (Wood, Turnham, and Mills, 2008, pg.27)."

The vouchers however did not change one's marital status, fertility (number of children born while having voucher), or one's employment. The lack of change in marital status was explained in that it could be that, "... voucher users might have less economic incentive to find a spouse or partner because of the financial resources provided by the voucher and because the amount might decrease as a result of the spouse or partner's income. On the other hand, the additional financial resources could make a voucher user more attractive to a potential partner, making it more likely that a recipient who wants to find a partner will actually do so. (Wood, Turnham, and Mills, 2008, p.21)" When addressing employment, a former study found that those who received a voucher had lower level of employment. Currently, "...voucher users averaged slightly less time employed and earned less from work than control group members who did not use vouchers. (Wood, Turnham, and Mills, 2008, p.30)" but these difference were not significant.

For this program, there seemed to be some positive changes that could promote resilience within families, particular families moving into areas where they are able to expand their social networks. This is the case for the 42% of families who were able to complete in the program. However, there were many reasons why families did not stay within the program and their characteristics seems to differ from those who did complete. For example, 62% of those who completed had full-time employment at the time of their departure, whereas 27% who left on their own, and 18% who were asked to leave were employed at the same level. The same can be said for increases in income during their tenure. Those who completed saw gains of \$17,264, those who left on their own had an income increase of \$8,112, and those who were asked to leave saw their income change

by \$6,360. However, there are positive results for families that remain with this type of programming throughout a given period of time. Through the use of this voucher based program, many families were able to move out of areas of concentrated poverty, and those who completed their contract, and had larger median incomes and higher levels of education than their counterparts. Knowing that there are some tangible benefits to being a part of a housing program that offers supportive services, the current study seeks to build off this FSS program/study.

Moving To Opportunity

Moving to Opportunity (MTO) was established as a housing demonstration originally in 1992 under the Housing and Community Development Act. In 1994 HUD set out to examine what offering housing vouchers would do for the individual and family living in poverty. This housing opportunity allowed families living in high-crime, impoverished areas to relocate to different areas. The aim was to seek out changes in, “housing and neighborhood conditions, physical and mental health, economic self-sufficiency, risky and criminal behavior, and educational outcomes (HUD, 2011, pg. xiii).” Potential residents would receive a Housing Choice Voucher (HCV) and would receive additional supports like mobility counseling (HUD, 2011).

When evaluating this program in 2011, the researchers chose to examine the program based on its own measures of self-sufficiency, “the impact of moving to lower-poverty neighborhoods on residential mobility, housing conditions, neighborhood conditions, and social networks of participating families (HUD, 2011, pg. xvi).” This evaluation compared residents using the MTO voucher, residents who used the HCV

Program only (Section 8), and those who were not enrolled in either program but were receiving project-based housing. The evaluation found that the long-term effects, ten to fifteen years, of being in the MTO program were that families often lived in lower poverty areas, less racially segregated communities, felt safer in their neighborhoods, and had “more social ties with relatively more affluent people (HUD, 2011, pg. xvi).” It should be noted that in the ten to fifteen years of the study, the majority of families in all three groups were still receiving some form of housing assistance, with slightly higher rates of assistance among the Section 8 group (HUD, 2011, pg. xvi).” In addition, MTO and Section 8 families had similar levels of employment and annual earnings. Therefore, these program do seem to help some families reach higher levels of economic self-sufficiency, but not all. What does seem to be missing is the more intangible roles of familial and social/community based elements of resilience. Though one of the objectives is economic self-sufficiency, there was no clear indication that this was met or that this objective was clearly defined for residents.

Family Self-Sufficiency (FSS)

The Family Self-Sufficiency Program (FSS) was brought to fruition in 1990. The program came out of the Cranston-Gonzalez National Affordable Housing Act of 1990. The aim of the program is to increase economic mobility for the individual. In this program participants are free to enroll with their local Housing Authority (HA). Here participants establish a contract with their Housing Authority to accomplish specific employment or educational goals within five years. The HA will provide supportive services such as case management, educational services, assistance in finding child care, and “offering monetary incentives to promote financial independence (HUD, 2004,

pg.10).” The participants would pay 30% of their rent with the difference in what they pay and what the market-rate is on their unit being put into escrow. This escrow account is managed by the local HA and when the contract is completed, the participant receives what has been put into escrow as a lump sum.

One of the evaluations of this program was done in 2004 in part to see if the program was enabling participants to move towards self-sufficiency. The evaluation sought to examine a number of areas inclusive of the scope of the program at differing HA’s, relevant outcomes to the FSS program, and comparing the families involved in the FSS program to those who were not. In the evaluation process over 52,000 people were surveyed. Most participants in FSS were single mothers between 25 and 44. The annual income for the participants was \$12,000. The highest level of education completed by the majority of participants was high school.

When conducting their site visits researchers; de Silva, Wijewardena, Wood, and Kaul (2011), found that some HA’s had separate departments in place for the supportive services they provided. This level of decentralization affected participant’s ability to use all services that were offered. The evaluation found that thirty-nine percent of all those leaving the program in the last year of data collection had achieved their goals. Of those who did not complete their goals, ten percent did not complete due to issues with time and funding, while twenty-two percent left voluntarily. According to the evaluation, "FSS participants experience greater increases in income than do non-FSS participants, and that over time the differences become more pronounced (HUD, 2004, pg.41)."

The second of the evaluations was conducted in 2011, described 100 HA and the characteristics of their respective FSS programs. In addition, the researchers looked at

181 FSS participants in 14 different HA locations. These participants were tracked for four years. This study found the average participant was 39 years old, with an annual income of \$16,842. The supportive services offered were composed of case management and referrals to other community partners. Many programs had case managers who were employed at the HA. These case managers were often responsible for developing assessments, creating an Individual Training and Services Plan (ITSP), and making referrals community service providers.

When examining the FSS participants, twenty-four percent of the participants graduated from the program, thirty-seven percent left the program before graduating, and thirty-nine percent were still enrolled in the program. For those who participated in the program and graduated, they were able to increase their annual income by \$13,488. This is in stark contrast to those who exited the program, who increased their income by \$367. Those who graduated from the program had employment when they entered and remained employed while on the program. Those who exited the program were generally not employed when they came in the FSS program (HUD, 2011, pg. ix). Additionally, those who graduated started out with a higher income and had a higher level of education than those who did not graduate. The report stated that, “Graduates also spent slightly more time in FSS, about four months longer, than had other exiters (HUD, 2011, pg. x).” Those who were still enrolled in the program typically had, “larger households, had similar features to program graduates along line of education, had higher annual income than exiters but lower than graduates, [and] were mostly employed throughout tracking period (HUD, 2011,pg. x).” Given this, for this particular program it behooves participants to enroll and remain in it until successfully graduating. This seems to be a

recurring theme that remaining on the various programs seem to be of great benefit, but is difficult for the majority of families who initially enroll to continue on. For this program there seems to be significant increases in income and goal attainment over the course of time. By potentially adding an additional \$13,000 annually, a family could not only assist with financial strain but promote supportive factors that these families can rely on.

Though there are clear benefits of the FSS program, it is unclear how families are shifting socioeconomically. It is also unclear what specifically about the program is creating the goal and income attainment.

Five-Year Lease Assistance Program (5LAP)

In response to the previous housing studies, HACSB launched a new program in 2012. This new program was based on the MTO and Moving to Work (MTW) policies of HUD but also utilized services and knowledge gained from the FSS programs. This new program aimed to move families towards economic self-sufficiency, in an innovative fashion. Families entering the program are given rental assistance akin to that of Section 8 and are given this assistance for five years. In the five years, participants are expected to attain specific goals set by the Community Development Initiatives (CDI) staff and achieve the idea of economic self-sufficiency.

An initial evaluation was conducted in order to assess the goal setting process and track the participant's future trajectory of economic self-sufficiency (Distelberg, Estrella, Hearn, Taylor, 2013). The evaluation looked at the first year of data of these participants. Seven hundred families began the program in 2012, 578 were assessed using various methods including information provided by CDI staff, information gathered from the

HACSB database, and a survey created by an outside evaluator (Distelberg, Estrella, Hearn, Taylor, 2013). The participants had similarities in their goals around finances, education, and issues of housing. The evaluation found that the participants would benefit from a triage process and revising the ITSP goal setting process. The evaluation found that in the programs current form a mere 12% of the families would complete the program in the stipulated five years (Distelberg, Estrella, Hearn, Taylor, 2013). There were annual evaluations conducted to track these families and their improvement over the subsequent years. In the most recent evaluation, there were approximately 1,650 families available in the program. It appeared that families saw increases in their earned income while they decreased their assistance income (Distelberg & Foster, 2016). The evaluation also saw that families had more access to healthcare but saw their overall decrease in self-reported health. Finally, there were significant decreases in mental health from the initial year of the evaluation to the most current year. From this report, there was an evaluation of those who exited the program earlier than the five years. Of those who've exited the program, the majority do so on their own. One interesting finding is that between 30-40% of families will exit early and approximately 32% of families, who remain for four years, will not have a livable wage before the five year are up (Distelberg & Foster, 2016).

An additional study was conducted with the data collected from the survey given by Loma Linda University. The researchers found that that few factors present could be altered to move families into different levels of employment. Rather, they found that that family resilience factors could ultimately predict one's ability to move socioeconomically (Stiel, Estrella, Wang and Distelberg, 2014).

Resilience

Some researchers have looked to the ways in which economic pressures affect families living in poverty. Juby and Rycraft found that an “internal locus of control, spirituality, downward social comparison and positive social support” (2004) all assist families in poverty in their resilience. Mullin and Arce (2008) used Walsh’s Family Resilience Framework for practical clinical application with low-income families. In terms of community support, “the participants identified interconnection between the family and the community as crucial for separating resilient families from others” (Mullin & Arce, 2008, p. 432). As far as the belief system, families that were resilient in this study had patterns of thinking, “that allowed them to define themselves apart from the multitude of problems they were facing” (Mullin & Arce, 2008, p. 433). As a whole the authors felt that families are more likely to be resilient when they, “seek, receive, and give support as a way to build interconnections; hold beliefs about themselves, the social, and/or spiritual world that nourishes them; and take action steps to control their destiny” (Mullin & Arce, 2008, p. 435).

Okech, Howard, and Mauldin (2012) found that for families living in extreme poverty, that as they remained in these economic situations, their resilience eroded over time. To add to this, other researchers found that families who were considered low-income found that their cohesion and religiosity were seen as protective factors that they commonly demonstrated (Orthner, Jones-Sanpei, Williamson, 2004; Vandsburger, Harrigan, Biggerstaff, 2008). This idea of spirituality has been identified as a factor that can increase coping and can foster a sense of meaning and purpose during difficult life situations (Benzies & Mychasiuk, 2009). Literature on resilience, particularly of the

family, does take into account the idea of vertical stressors that can be inclusive of poverty. It is then an additional stressor that can affect resilience or a family's ability to cope with this stressor (McGoldrick, & Shibusawa, 2012). This may be different for families who live in public housing communities versus those that are enrolled in a voucher based program. Families who are in voucher based programs have the ability to, and often do, move out of areas of concentrated poverty but this ultimately may affect their social ties and ties with the communities that they relocate to.

When looking to examine the unique features of families living in poverty, the idea of vertical stressors, which can be inclusive of poverty, can be used to better understand and examine how resilience happens. These vertical stressors can affect resilience via the community one resides in or the way one orients their family (Orthner, Jones-Sanpei, Williamson, 2004). That is not to say that these social supports are automatic or easy to come by. In some instances, other family members may be in a similar economic situation and may not be able to give the level of support necessary as the "material, economic, and social resources, the potential for resource exchange will be low (Miller-Cribs and Farber, 2008). Engstrom (2012) notes that "poverty is one of the most potent challenges for many families engaged in kinship care" (p.208) and that "poverty and related deprivation can also stress family relational process, complicate other challenges accompanying kinship care, and eclipse clinical work with families" (p.209).

There is a wealth of information linking resilience and poverty. Some federal programs that help to act as a safety net for low-income individuals and families have been found to be a major strength and alleviates some stress in families where it can be

great (Orthner, Jones-Sanpei, Williamson, 2004). These supports are generally thought to include Temporary Assistance for Needy Families (TANF), Supplemental Nutritional Assistance Program (SNAP), Medi-Cal, etc. An additional way to strengthen families living in poverty is to intervene through housing services. Federally based housing provides some level of support that could help buoy families, especially those who live in poverty who lack varied social supports. The U.S. Department of Housing and Urban Development (HUD) has offered many housing programs with a range of supportive services. Four of these programs will be examined with their relation to their ability to provide families with supportive features that would ultimately foster resilience.

Critique of Literature

What has been highlighted is that there is literature that chronicles the ways in which individuals and families engage with their entrenchment in poverty in ways that can be resilient. Additionally, supports like housing can eliminate a major stressor in the lives of families who are already pulled thin. However, these housing programs are designed to move families towards economic self-sufficiency but there is no clear idea how to move a family unit economically and to have this change be sustained. This being one of the major goals of HUD, it seems to be problematic that programming around this issue has been conducted for the past twenty-four years and creating economic self-sufficiency has been such a great struggle. Although the programming is working towards economic mobility, looking at different ways create change could be one such way of approaching the issue at hand. Additionally, promoting this idea of economic self-sufficiency may not be in congruence with what would promote resilience with

individuals, families, or communities. Economic self-sufficiency looks to move people towards being able to sustain themselves by themselves. Generally, it is more focused around the individual and what they need to move off of supportive services. Although this can be a goal for families, that self-sufficiency may not be within their reach and may speak more to the entrenched or generational poverty families can find themselves in. Further this idea of self-sufficiency could put the onus of living in poverty on the individual rather than the systems that help sustain it (Handler & Hasenfeld, 2007). It gives all of the burden to move out of poverty to the individual and assumes that through grit and tenacity anyone can change their station in life (Harrison, 2012). It does not take into account the host of other contextual and structural factors that impact one's ability to be self-sufficient and to escape poverty, for more than one generation. The idea could also carry a moral judgment about the ease or ability to achieve self-sufficiency and celebrate characteristics that would be seen as resilient (Harrison, 2012; Handler & Hasenfeld, 2007).

Gaps in Literature

According to Bjorklund and Jantti (1999), the United States ranks high in overall earnings but is extremely low in economic mobility. This discrepancy is where many Americans find themselves inclusive of those on the farthest edges of the margins. There is little to no indication about how families are able to use supportive services offered to them can help a family with the resilience processes according to different theorists. Where, if at all, do these services add to the protective nature of resilience and what it can do for a family? Additionally, resilience is rarely connected with economics in terms of

one's future trajectory. As systemic thinkers, we are aware how poverty can both affect and shapes how a family orients itself. Knowing the potential economic trajectory can not only help us serve families, but allow MFTs to work better with the multiple systems families who live in poverty will be in.

Conclusion

A major gap in the literature is there is no direct examination of how supportive services, like housing, can affect resilience. Little focus has been given to such a large and influential system like HUD on a family and their ability to thrive. As systems thinkers, we are well-equipped to take into account this system's influence in a family's life and empower potential clients how to orient themselves around it. Additionally, there is a dearth of research around what HUD programs can assist those utilizing housing support. It seems that regardless of which program a family is on, there are major tangible benefits for enrolling and remaining in that specific program. What families need to help them remain in the program until that contract or term is completed could be connected to resilience. By looking to resilience, participation may not only be increased but also the larger systems goal of self-sufficiency long-term.

CHAPTER FOUR

METHODS

General Overview

The current proposed research would assess families enrolled in the Housing Authority of San Bernardino County (HACSB)'s Five Year Lease Assistance Program (5LAP) program. This study will look at the economic and social strides a family makes during their tenure on the program. This study will assess these questions by addressing them in two separate studies. Both studies directly and indirectly access the outcomes families experience from this program as well as the role and process resilience plays in these family's lives and the program's outcomes. To assess these assumed gains, I will examine families that have been enrolled in the 5LAP program for four years. They will be analyzed by using Hierarchical Linear Modeling (HLM) as I assume there is an ecological way in which individuals are nested within time to better examine the longitudinal outcome of these specific variables. These findings are important because there are so many Americans that are affected by poverty. This dissertation will use the publishable paper format. This study of will highlight different aims that will each represent separate publishable studies (Aim I=Paper I, Aim II=Paper II).

Hypothesis/Research Questions

This study will address two specific aims in separate manuscripts. Each manuscript will yield its own research question and hypotheses.

Aim #1: Families are able to affect their economic mobility through continued use of services through the local housing authority.

Hypothesis to be tested: Families that are in 5LAP will increase their economic self-sufficiency.

Aim #2: Families that utilize the 5LAP program will receive a benefit through increases in resilience.

Hypothesis to be tested: Families that are in the 5LAP program will increase their individual, family, and community levels of resilience over the course of four years.

Participants

This study will use data collected from an existing longitudinal study. This study surveyed 1,650 families who are enrolled in the 5LAP program, and would be potential participants for this study. The study included heads of households, who met the following requirements:

1. Ability to speak, write and read in English
2. Were legal citizenship within the U.S.
3. Were currently receiving HACSB support and be on 5LAP
4. Had a Head of Household member that was 18 years of age or older.

Participants were contact through the Community Development Initiatives (CDI) case workers and asked to complete an Individualized Treatment Services Plan, as required for their participation within the program. At that time, the CDI worker asked potential participants if they would be willing to participate in the Loma Linda portion of the survey.

The participants in this study were all consented prior to their being included within the study. All participants were informed that their housing services are in no way

tied to them being a part of the study. A smaller subsample of this larger sample had completed the measurements of interest within the current study. For this dissertation study only those who enrolled in the 5LAP program within its first year of inception (September 2011-May 2012) will be included in this study as only these families have completed four years or more in the program. An estimated 600 families will be included within the two separate studies.

Study Design

5LAP Program Design

This study will utilize the longitudinal data collected through the Housing Authority of the County of San Bernardino (HACSB). This longitudinal study has examined the Five Year Lease Assistance Program (5LAP) which allows families to receive vouchers to help subsidize their monthly rent. During the study the participants were able to participate in any of the services offered through the local HA including an annual meeting with their CDI worker. Specifically, this program provides case management services through the Community Development Initiatives staff, as well as referral services to local community providers. The CDI staff also access resources for families to achieve their goals around homeownership and economic self-sufficiency.

Current Study Design

For the purposes of this dissertation study, only persons who entered the 5LAP program from June 2012 to May 2013 will be a part of this study. Anyone who enrolled after that time or did not complete the HACSB leasing process will be excluded from this

study. Also participants will have had to complete all measures within each analysis in order to be included in the study.

Measurements

This study will use a brief demographic survey along with the ITSP plan, Triage Assessment, the IFCR assessment, as well as variables that will define both economic self-sufficiency as well as socioeconomic mobility.

LLU Demographic Survey

These items measure basic demographic information which ranges from marital status, education, race/ethnicity, to use and access of resources within San Bernardino County.

Brief Symptom Inventory

This a brief survey based on the SCL-90-R. This study will use the Depression, Anxiety and Somatization subscales of the Brief Symptom Inventory (BSI) (Derogatis & Melisaratos, 1983). Internal consistency ranges from $\alpha = 0.89, 0.86$ and 0.85 respectively (Boulet & Boss, 1991). Additionally, the BSI maintains convergent reliability with MMPI associated correlations ranging from $.4$ to $.5$.

DUKE Health Profile

The Duke Health profile, a 17-item scale developed to measure health-related quality of life among adults (Parkerson, Broadhead, & Tse, 1990). The DUKE has been

studied among thousands of the general population, both in the United States and internationally. It is unique in its ability to measure aspects of physical, social, mental, and perceived health. The scale reports inter-item reliability scores ranging from $\alpha=.60$ to $.70$ and test retest scores ranging from $\alpha=.50$ to $.70$ among several different samples.

Individual Treatment Service Plan (ITSP)

This measure is a treatment goal plan utilized by the case management staff employed at KEYS. The caseworker is to develop for goals for the family and individual. The individual goals provided in this measure include: obtaining GED, vocational program, and increasing annual income. This goal planer is revised annually and in accordance with the Housing Authority annual assessment. The Head of Household will be asked to either bring a copy of this plan to the survey administration times or fill out a new ITSP plan during the survey administration time.

Triage Assessment

This assessment was created to assist the case management staff in assessing the level of need of a family. The measure accounts for areas previously identified that assisted residents in successfully exiting housing in less than five years. Identified areas were: having a desire to own a home, full-time employment, high school or equivalent diploma, social support, health insurance, and a savings account. Also included is a brief measure of mental health.

Individual, Family, Community Resilience Resources (IFCR-R) Profile

The IFCR (Distelberg, Martin, Borieux & Oloo, 2014) is a 75 item multidimensional self-report survey that measures 20 different dimensions of resilience. These dimensions range from individual factors of self-esteem and self-efficacy to community level factors associated with safety and community efficacy. The IFCR was created, and standardized for use in low income families. The three major scales (Individual, Family and Community) show strong internal reliability (ranging from $\alpha = .71-.95$) and shows strong convergent validity with similar measures of resilience at the individual, family and community levels.

Economic Status

Economic status will be defined as the family's current economic position inclusive of income, education and employment. Mobility will be assessed, within this study, by tracking changes in the family's economic status over time. The outcome variable of economic status will be a combination of available income measures taken for the HUD federal 50058 form. This national HUD form calculates total, adjusted and assistance incomes as well as assets. In addition, the study will assess the Head of Household's level of education and employment. A combined (composite) score will be generated to stand in place of economic status.

Socioeconomic Status

This variable will be a composite of several other available variables indicated as best practices in determining socioeconomic status. Educational level, income, as well as

occupational status are the three typical indicators used to determine socioeconomic status (APA, 2007; DOJ, 2014). For the purposes of this study educational level, income, median home value, as well as marital status will be used to create this variable. The information about variables will come from the administrative data provided by HACSB or in the case of income, HUD Form 50058.

Data Analysis

There will be different types of analysis employed for each specific aim as the questions necessitate them. Aim I will employ the use of Hierarchical Linear Modeling and Aim II will use Structured Equation Modeling (SEM) to sufficiently address the questions therein.

Pre-Analysis Data Screening

After sampling the families included in this study from the larger study database, data will be screened for missing data and univariate as well as multivariate assumptions. For each aim, there is an assumption and necessity that the sample size be adequate in order to conduct any statistical analysis. Those samples must be free from bias and the sample size itself has to be large enough to produce some sort of estimate (McCoach, 2010). HLM is also sensitive to measurement error and instruments used when conducting this analysis cannot have extensive measurement error (Tabachnick & Fidell, 2007). Existing measures with minimal measurement error, but will also assess the internal reliability of each measure before performing analyses. Normality of variables, multicollinearity between variables, homogeneity of variances will all be examined at

both the univariate and multivariate level.

Missingness

Before beginning analysis process, missingness will be assessed to determine the specific type; missing at random, completely at random, or missing systemically. For Aim I, the use of HLM software multiple imputation or expectation maximization (McCoach, 2010) can be done if necessary (if missing data exceeds 10%). Although, this modeling technique is able to be done even in the case of missing data (Burchinal, Nelson, & Poe, 2006). For Aim II, missing data will be dealt with according to the most appropriate way for SEM. Assuming missing data exceed 10% we will use full information maximum likelihood estimation to estimate the missing data.

Aim I

Analytic Strategy

We will use Hierarchical Linear Modeling (HLM) to address Aim I. Turner (2015) describes HLM as, "...being both complex and rigorous, providing a method that extends the researcher's reach from single-level research to multi-level research (p.89)." A major strength of HLM is that can analyze group difference over time as well as the individual differences within that group over time. In this study it would allow for differences to be seen in economic self-sufficiency over time as well as examining the different demographic characteristics that may affect a family.

Aim I will examine how families are able to affect their economic self-sufficiency through continued use of services through the local housing authority. The dependent

variable in this model will be economic status. For the model predicting economic status, at level one would be the time point measure (years a resident has been a part of 5LAP) as well as variables such as marital status and educational level. The final element in this level would be resilience as measured through the subscales of individual, family, and community resilience. Level two would be several variables that could control for difference in economic mobility inclusive of gender, race, and family composition of the residents. By using this analysis, we can test how the individual is affected by the larger system they are embedded (Barttle-Haring, McWiley, & Durtschi, 2014).

Aim II

This aim focuses on families that utilize the 5LAP program and the increased resilience that they will have at the end of the four-year period being examined. For this aim several methods will be used to fully explore the possible shifts in resilience over time.

Phase I

Analytic Strategy

In this phase there will be testing of the longitudinal relationship of the differing types of resilience over the course of time. This hypothesized model will also examine the proposed ecological nature of resilience in families who are using housing services. This hypothesis will be tested using cross-lagged panel models (Kline, 2011; Tabachnick & Fidell, 2007). In using this modeling, first there will be an estimate of the cross-lagged effects of individual, family, and community resilience over time. There will then be an

examination of what type of, and when, resilience shifts for families that use supportive housing. By using this analysis, we can test how the individual is affected by the larger systems they are embedded (Barttle-Haring, McWiley, & Durtschi, 2014). This type of analysis is able to test for “nested complexity” that occurs within families. This nesting is what will be most helpful in taking a truly ecological look at resilience.

Figures 1 and 2 show this modeling process.

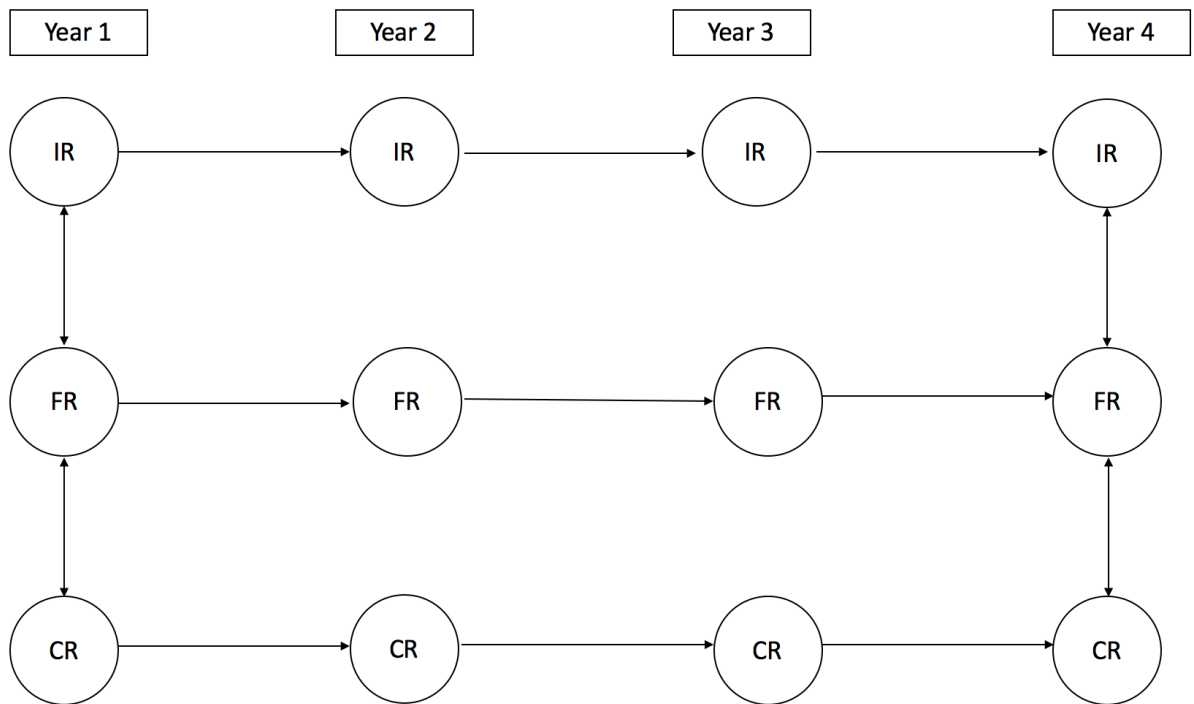


Figure 1. Theoretical Null Model of Longitudinal Effect of Ecological Resilience

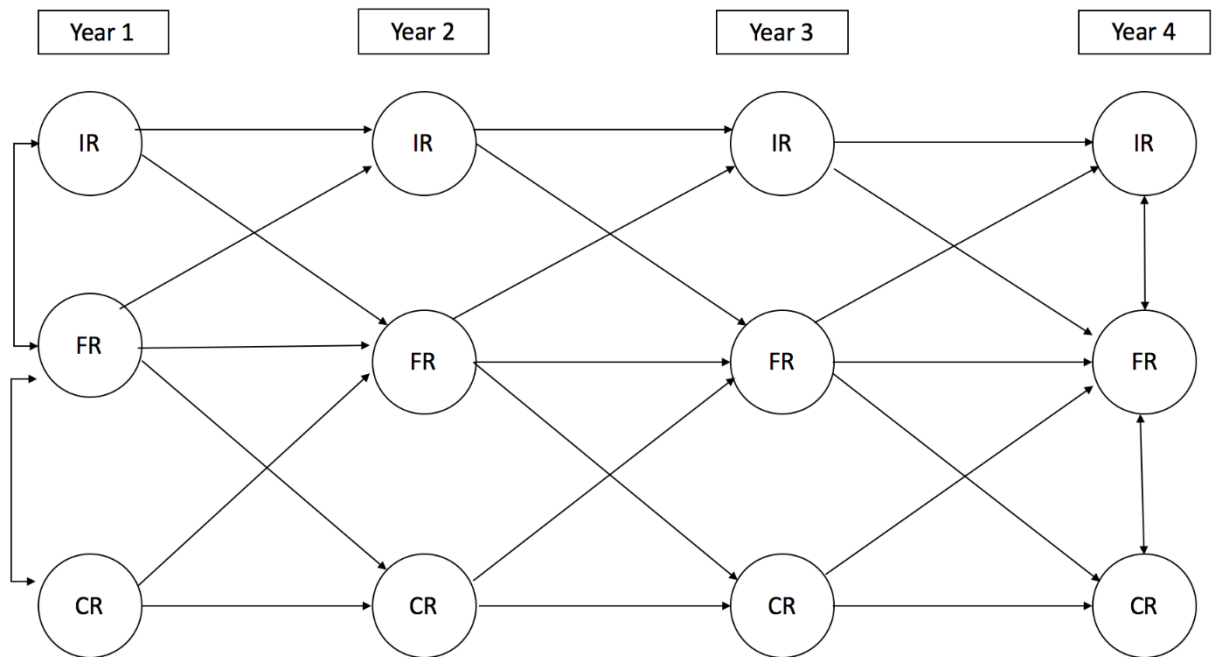


Figure 2. Theoretical Full Model of Longitudinal Effect of Ecological Resilience

Phase II

Analytic Strategy

This phase will build on phase I and its look at the ecological nature of resilience and its change over time. What that modeling process will be missing is how resilience, and each type of resilience changes over time. Using the cross-lagged models we will be able to speak to the hypothesized change but not to precisely what type of growth happens over the span of four years. This is when latent growth modeling will be of assistance (Curran, Obeidat, Losardo, 2010; Raudenbush & Bryk, 2002). This analysis will be used in order to accurately assess an individual's growth over time for individual, family, and community resilience. By using this analysis, we cannot only see if there are difference in the change of resilience but if there are specific demographic characteristics, like race, that may affect the way resilience shows itself. By looking at both the fixed and

random effects within each type of resilience, we can see if different characteristics affect the trajectory of resilience (Curran, Obeidat, Losardo, 2010). As this study will use the SEM approach to growth modeling each type of resilience; individual, family, and community, will represent a latent factor and each year an indicator (Duncan, Duncan, & Strycker, 2006).

Limitations

Currently, there is research being conducted with families that receive housing assistance. These families are often examined in terms of the markers of success as viewed by the U.S. Department of Housing and Urban Development (HUD). These markers are generally centered on economic and educational means. Though this is helpful in viewing progress in these areas, it is lacking in many others.

First, these markers are targeted towards the head-of-household. Generally, those that do research with these families are focused on that individual and their perception of their circumstances. With receiving information only from the individual identified as the head-of-household, researchers are missing pertinent information around the very goals they look to measure. If for instance, an individual is a single-parent it may be particularly difficult for them to enroll in higher education. If the focus shifted from the individual to the family, ideas around what obstacles families face and how to assist families when the obstacles arise would be more helpful for the families.

Secondly, in research that does focus on the family. The focus is still typically education or employment. When the focus is shifted, the measures are not. The measures normally used are from the perspective of the head-of-household self-reporting for their

family. If the lens of what families need to exit housing assistance can be expanded, families may exit in a more expeditious fashion than what they currently do.

Many of the measures used in MFT literature are individually focused (Busby & Poulsen, 2014). There is currently a need more measures that reflect our field of study. With the focus of measure on the individual, we cannot adequately capture the many aspects of the lives we choose to study (Seedall, 2014). The true complexity of the issues we study, especially around families living in poverty, is lost when we use individual measures. This has major implications for the field as a whole as we are systemic in nature. It limits what we can “know” to what one person’s perception of that concept is. This systemic view must be captured in the way we choose to measure the populations we study (Barttle-Haring, McWiley, & Durtschi, 2014). Many of the ideas that are of interest, especially in this study, are more process oriented like resilience. This is a concept that is difficult to capture in a snapshot and would be better framed as a process families can work towards versus an innate characteristic. Current measures do not reflect a process but this study seeks to make a step in this direction by using measures like the IFCR over span of five years. Issues arise when attempting to measure process or systemic level issues (Busby & Poulsen, 2014). For instance, in this study we do not readily have access or information for all members of the family. This proves to be difficult if we want to measure concepts that are more process-oriented. How could one measure the process by which resilience is acquired or emerges within a family? Additionally, the statistical techniques are available but often complex to use and interpret. For this study, we are working with an entity that focuses more on the individual than their family. To reconcile

the competing interests, we can use individual measure and use more complex nested models in statistical analysis.

CHAPTER FIVE

**SOCIOECONOMIC STATUS AND HOUSING: DOES HOUSING REALLY
MOVE LOW-INCOME FAMILIES?**

Abstract

Governmental supportive housing has attempted to provide individuals and their families with a way to move through poverty. Housing programs have attempted to achieve this through the goal of economic self-sufficiency. This study, used longitudinal data collected through a county housing authority to assess what factors contribute to shifts in socioeconomic status. Using a hierarchical liner modeling (HLM) process, it was found that several factors contribute to socioeconomic status. Factors that were found to be significant included gender, family size, community resilience, and race. This study provides different ways of thinking about how mobility can be possible for families and how factors like community resilience can impact one's socioeconomic status.

Introduction

Economic mobility is a difficult thing to achieve. Within the United States there is an overriding assumption that individuals and families have an ability to shift their socioeconomic status with hard work and determination (Katz, 2012). In recent years, it appears that the ability to move socioeconomically has proven to be more difficult (Bloome, 2015). There have been several studies that link socioeconomic status in childhood to that of adulthood (Neckerman & Torche, 2007). As this may be the case, in 2012 over 46 million people, 15% of the U.S. population, were at or below the established poverty line (Census, 2010). One way we as a nation have sought to address poverty have been through supportive housing services. As of 2015 over 9.8 million U.S. residents are enrolled in some sort of housing assistance program (HUD, 2016). Within San Bernardino County, 17.6% (365,632) of all residents live below the poverty line. The entity that provides these housing services across the nation, HUD, outlined in their strategic plan an overarching goal to use housing as a way to improve quality of life (HUD, 2010). HUD has attempted to do this through the promotion of economic self-sufficiency. In many ways, the idea of economic self-sufficiency is tied to no longer receiving services through HUD and other government-assisted programs (HUD, 2011). One could look at these programs as not only a way to assist families at their most vulnerable time, but to also provide a way to shift a family's socioeconomic status.

Review of Literature/Background

Since the early 1990's, HUD has attempted to get at the issues of economic self-sufficiency. HUD has done so through various programs they have implemented for

families needing housing services. These programs have sought to achieve this through social services as well as emphasis on employment. Social services offered have ranged from having access to job training, financial literacy, and public benefits to relocating participants to new areas. One such relocation service was provided to residents of a Chicago housing community, Cabrini-Green. When local housing administrators decided, in conjunction with the HOPE IV grant, to revitalize and reshape this community, housing choice vouchers (HCV) were offered to residents of this housing project. These residents often landed in areas that had similar levels of poverty and residents found that issues like background checks and transportation as barriers to using their voucher (Popkin & Cunningham, 1999). As one can see, there can be a mix of outcomes when looking to policies like that of relocation for low-income families. Three of the programs that HUD, and its local housing authorities, offer are reviewed as a way to assess differing ways economic self-sufficiency are being addressed. These approaches to self-sufficiency could be launching points for many residents and their families.

Moving to Opportunity

Moving to Opportunity (MTO) was established as a housing demonstration originally in 1992 under the Housing and Community Development Act. In 1994 HUD set out to examine what offering housing vouchers would do for the individual and family living in poverty. This housing opportunity allowed families living in high-crime, impoverished areas to relocate to different areas. The aim was to seek out changes in, “housing and neighborhood conditions, physical and mental health, economic self-sufficiency, risky and criminal behavior, and educational outcomes (HUD, 2011, pg.

xiii).” When evaluating this program in 2011, the researchers chose to examine the program based on its own measures of self-sufficiency, “the impact of moving to lower-poverty neighborhoods on residential mobility, housing conditions, neighborhood conditions, and social networks of participating families (HUD, 2011, pg. xvi).” This evaluation compared residents using the MTO voucher, residents who used the HCV Program only (Section 8), and those who were not enrolled in either program but were receiving project-based housing. The evaluation found that the long-term effects, ten to fifteen years, of being in the MTO program were that families often lived in lower poverty areas, less racially segregated communities, felt safer in their neighborhoods, and had “more social ties with relatively more affluent people (HUD, 2011, pg. xvi).” It should be noted that in the ten to fifteen years of the study, the majority of families in all three groups were still receiving some form of housing assistance, with slightly higher rates of assistance among the Section 8 group (HUD, 2011, pg. xvi).” In addition, MTO and Section 8 families had similar levels of employment and annual earnings. Therefore, these program do seem to help some families reach higher levels of economic self-sufficiency, but not all.

Family Self-Sufficiency

The Family Self-Sufficiency Program (FSS) was brought to fruition in 1990. The program came out of the Cranston-Gonzalez National Affordable Housing Act of 1990. The aim of the program is to increase economic mobility for the individual. In this program participants are free to enroll with their local Housing Authority (HA) if they are receiving a housing choice voucher. Through this program participants establish a

contract with their Housing Authority to accomplish specific employment or educational goals. The HA will provide supportive services in the form of “offering monetary incentives to promote financial independence (HUD, 2004, pg.10)”. There are still others that offer additional services such as case management, educational services, assistance in finding child care, and the participants would pay 30% of their rent with the difference in what they pay and what the market-rate is on their unit being put into escrow. This escrow account is managed by the local HA and when the contract is completed, the participant receives what has been put into escrow as a lump sum.

One of the evaluations of this program was done in 2004 in part to see if the program was enabling participants to move towards self-sufficiency. The evaluation sought to examine a number of areas inclusive of the scope of the program at differing HA's, relevant outcomes to the FSS program, and comparing the families involved in the FSS program to those who were not. In the evaluation process over 52,000 people were surveyed. Most participants in FSS were single mothers between the ages of 25 and 44. The median annual income for the participants was \$12,000. The highest level of education completed by the majority of participants was a high school degree.

When conducting their site visits researchers; de Silva, Wijewardena, Wood, and Kaul (2011), found that some HA's had separate departments in place for the supportive services they provided. This level of decentralization affected participant's ability to use all services that were offered. The evaluation found that thirty-nine percent of all those leaving the program in the last year of data collection had achieved their goals. Of those who did not complete their goals, ten percent did not complete due to issues with time and funding, while twenty-two percent left voluntarily. According to the evaluation, "FSS

participants experience greater increases in income than do non-FSS participants, and that over time the differences become more pronounced (HUD, 2004, pg.41)."

The second of the evaluations was conducted in 2011, described 100 HAs and the characteristics of their respective FSS programs. In addition, the researchers looked at 181 FSS participants in 14 different HA locations. These participants were tracked for four years. This study found the average participant was 39 years old, with a mean annual income of \$16,842. The supportive services offered were composed of case management and referrals to other community partners. Many programs had case managers who were employed at the HA. These case managers were often responsible for developing assessments, creating an Individual Training and Services Plan (ITSP), and making referrals to community service providers.

When examining the FSS participants, twenty-four percent of the participants graduated from the program, thirty-seven percent left the program before graduating, and thirty-nine percent were still enrolled in the program. For those who participated in the program and graduated, they were able to increase their annual income by \$13,488. This is in stark contrast to those who exited the program, who increased their income by \$367. Those who graduated from the program had employment when they entered and remained employed while on the program. Those who exited the program were generally not employed when they came in the FSS program (HUD, 2011, pg. ix). Additionally, those who graduated started out with a higher income and had a higher level of education than those who did not graduate. The report stated that, "Graduates also spent slightly more time in FSS, about four months longer, than had other exiters (HUD, 2011, pg. x)." Those who were still enrolled in the program typically had, "larger households, had

similar features to program graduates along line of education, had higher annual income than exiters but lower than graduates, [and] were mostly employed throughout tracking period (HUD, 2011,pg. x).”

Given this, for this particular program it behooves participants to enroll and remain in it until successfully graduating. This seems to be a recurring theme that remaining on the various programs seem to be of great benefit, but is difficult for the majority of families who initially enroll to continue on. For this program there seems to be significant increases in income and goal attainment over the course of time. By potentially adding an additional \$13,000 annually, a family could not only assist with financial strain but promote supportive factors that these families can rely on. Though there are clear benefits of the FSS program, it is unclear how families are shifting socioeconomically. It is also unclear what specifically about the program is creating the goal and income attainment.

Five-Year Lease Assistance Program (5LAP)

In response to the previous housing studies, HACSB launched a new program in 2012. This new program was based on the Moving to Opportunity (MTO) and Moving to Work (MTW) policies of HUD but also utilized services and knowledge gained from the FSS programs. This new program aimed to move families towards economic self-sufficiency, in an innovative fashion. Families entering the program are given rental assistance akin to that of Section 8 and are given this assistance for five years. In the five years, participants are expected to attain specific goals set by the Community Development Initiatives (CDI) staff and achieve the idea of economic self-sufficiency.

An evaluation was conducted in order to assess the goal setting process and track the participant’s future trajectory of economic self-sufficiency (Distelberg, Estrella,

Hearn, Taylor, 2013). The evaluation looked at the first year of data of these participants. Seven hundred families began the program in 2012, 578 were assessed using various methods including information provided by CDI staff, information gathered from the HACSB database, and a survey created by an outside evaluator (Distelberg, Estrella, Hearn, Taylor, 2013). The participants had similarities in their goals around finances, education, and issues of housing. The evaluation found that the participants would benefit from a triage process and revising the Individual Training and Service Plan (ITSP) goal setting process. In addition, the evaluation predicted that, in the program's current form, a mere 12% of the families would complete the program in the stipulated five years (Distelberg, Estrella, Hearn, Taylor, 2013).

An additional study was conducted with the data collected from the survey given by Loma Linda University. The researchers found that that few of the standard matrixed used on socioeconomic mobility studies to predict mobility were similarly predictive in the HACSB families. But these researchers also speculated that resilience factors might be useful in assessing mobility. To this end these same researchers evaluated this potential in the cross-section year one data and confirmed this possibility. (Stiel, Estrella, Wang and Distelberg, 2014).

Resilience

Some researchers have looked to the ways in which economic pressures affect families living in poverty. Families that survive and adapt during their experiences of poverty often share similar processes and attributes. This ability to adapt despite challenging circumstances has been considered resilience. This resilience can be found at

individual (e.g. self-efficacy, positive affect), family (e.g., cohesion, organizational patterns), and community (e.g., social capital, physical infrastructure) levels (Seccombe, 2002; Tusie & Dryer, 2004; Unger, 2011; Vandsburger, Harrigan, Biggerstaff, 2008; Waller, 2001). Poverty had been found to be an additional stressor that can affect resilience or a family's ability to cope with this stressor (McGoldrick, & Shibusawa, 2012). Attending to this ability to thrive despite one's circumstance could be helpful in trying to move out of poverty.

Researchers have also found that for individuals living in poverty the economic stressors associated with it can lessen resilience (Okech, Howard, Mauldin, Mimura, & Kim, 2012). Juby and Rycraft (2004) found that families that had an internal locus of control as well as social support from family the creation of resilience for families in poverty. Additionally, families who were found to be resilient had patterns of thinking, "that allowed them to define themselves apart from the multitude of problems they were facing" (Mullin & Arce, 2008, p. 433). As a whole, families are more likely to be resilient when they "seek, receive, and give support as a way to build interconnections; hold beliefs about themselves, the social, and/or spiritual world that nourishes them; and take action steps to control their destiny" (Mullin & Arce, 2008, p. 435). In terms of community support, "the participants identified interconnection between the family and the community as crucial for separating resilient families from others" (Mullin & Arce, 2008, p. 432). This interconnection between all levels of resilience can be crucial in navigating the experience of poverty. This ability to take steps towards their destiny can ultimately prepare families to use programs like 5LAP to move through poverty.

Current Study

Using a sample of residents from a local housing authority, this study will be conducted to address what factors can contribute to shifting in socioeconomic status. This study seeks to fill a gap in current literature by providing direct examination of how supportive services, like housing, can affect socioeconomic status. Additionally, it allows examination of the benefits for enrolling and remaining in a housing program.

Method

Participants

This study uses data collected from an existing longitudinal study. The larger study surveyed 1,650 families who are enrolled in the 5LAP program, and therefore potential participants for this study. The larger study included heads of households, who met the following requirements:

1. Ability to speak, write and read in English
2. Were legal citizenship within the U.S.
3. Were currently receiving HACSB support and be on 5LAP
4. Had a Head of Household member that was 18 years of age or older.

For the purposes of the current study, a subsample of these participants were selected. For this study participants had to have completed all relevant measures (noted below). Since there was a lower response rate for the self-report survey (used to collect the measure below) 902 are included in this study, with 748 residents either not completing the self-report survey or not having been in the study long enough to complete all necessary time points. The participants were all consented prior to their

being included within the study. All participants were informed that their housing services are in no way tied to them being a part of the study. Looking at changes in demographics, one of the more interesting changes was in the shifts in marriage from the first to the fourth year of data collection. It appears that these shifts are due to fluctuations around residents who were surveyed rather than an overall shift in marital status from one year to the next of data collection. Demographics for this variable as well as all other salient variables for the participants can be seen in Table 1.

Design

Participants were contacted through the CDI case workers and asked to complete an Individualized Treatment Services Plan, as required for their participation within the program. At that time, the CDI worker asked potential participants if they would be willing to participate in the Loma Linda portion of the survey. If the resident agrees, they are given a survey which was developed and managed by research assistants associated with Loma Linda University (LLU). The survey was then given each year when the resident returned for their annual meeting. Each survey is entered into a database by LLU research assistants. HACSB Administrative data is also requested by LLU from HACSB. HACSB stores both administrative data as well as information collected through the CDI department. Once pertinent information is received from HACSB, data from all three sources (LLU survey, CDI data and HACSB Admin data) are then merged into one dataset. At the completion of this process, annually, the current year's data is merged with data from previous years.

Table 1. Sample Demographics

	Average Across All Years (%)
Marital Status	
Married	14.69
Divorced/Widowed	15.14
Single	70.17
Education	
Less than High School	4.85
High School/GED	67.08
Vocational	14.53
College/Graduate	11.73
Gender	
Male	10.85
Female	89.15
Race/Ethnicity	
Black	66.43
Hispanic	23.83
Asian	1.43
White	7.78
N	1257

Measurements

LLU Demographic Survey

These items measure basic demographic information which ranges from marital status, education, race/ethnicity, to use and access of resources within San Bernardino County.

Brief Symptom Inventory

This a brief survey based on the SCL-90-R. This study will use the Depression, Anxiety and Somatization subscales of the Brief Symptom Inventory (BSI) (Derogatis & Melisaratos, 1983). Internal consistency ranges from $\alpha = 0.89, 0.86$ and 0.85 respectively (Boulet & Boss, 1991). Additionally, the BSI maintains convergent reliability with MMPI associated correlations ranging from $.4$ to $.5$.

DUKE Health Profile

The Duke Health profile, a 17-item scale developed to measure health-related quality of life among adults (Parkerson, Broadhead, & Tse, 1990). The DUKE has been studied among thousands of the general population, both in the United States and internationally. It is unique in its ability to measure aspects of physical, social, mental, and perceived health. The scale reports inter-item reliability scores ranging from $\alpha=.60$ to $.70$ and test retest scores ranging from $\alpha=.50$ to $.70$ among several different samples.

Individual, Family, Community Resilience Resources (IFCR-R) Profile

The IFCR (Distelberg, Martin, Borieux & Oloo, 2014) is a 75 item multidimensional self-report survey that measures 20 different dimensions of resilience.

These dimensions range from individual factors of self-esteem and self-efficacy to community level factors associated with safety and community efficacy. The IFCR was created, and standardized for use in low income families. The three major scales (Individual, Family and Community) show strong internal reliability (ranging from $\alpha = .71-.95$) and shows strong convergent validity with similar measures of resilience at the individual, family and community levels.

Socioeconomic Status

This variable is a composite of several other available variables indicated as best practices in determining socioeconomic status (SES). For the purposes of this study adjusted annual income, poverty level, median home value, as well as homicide rate were used to create this variable. The information about the income variable came from the administrative data provided by HUD Form 50058. Poverty level is the amount of annual cash income a family receives versus an established poverty threshold based off the family's size and composition (Census, 2016). For instance, in 2016, a family of four with two children under 18 years-old will have to earn under \$24,339 annually to be considered below the poverty level. Information about poverty level and median home value, based on the resident's zip code, was gathered from the American Community Survey via the U.S. Census Bureau. Information about homicide rates was collected via the California Department of Justice. Through this EFA process in which one factor was formed. Weighting to the income (.29), poverty level (-.95), home value (.87), and homicide rate (-.73) were applied as indicated by the EFA. The scale itself showed a high level of reliability ($\alpha = .96$) with income ($\alpha = .07$), poverty level ($\alpha = .90$), home value (α

=.76), and homicide rate (α =.53) all having differing levels of reliability. Each variable was standardized and appropriate weighting was applied.

Analytic Strategy

There was a total of 1,257 data points, or 902 people that were potential participants in the sample. Prior to analysis the data were screened for patterns of missing data and univariate as well as multivariate assumptions associated with the planned analysis (Tabachnick & Fidell, 2007). Both Tables 2 and 3 illustrate means for these variables in the current participants. For measures physical health, depression, and resilience initial years of each measure were presented as this was the data used in analysis. Within these variables, there is a difference in the starting values of resident's differing levels of resilience. It appears that community resilience begins the lowest with individual resilience being the highest. Changes in the SES variable can be seen in Table 3. There does appear to be a positive shift in SES from Year 1 to Year 3. There is then a downward shift in SES in Year 4. These changes however are not significant over time. It is from this univariate level that we proceed to the multivariate portion of the analysis.

Table 2. Descriptive Statistics

	Year I M(SD)
DUKE Health	71.06(18.13)
BSI Depression	2.08(3.70)
IFCR Individual	76.54(22.71)
IFCR Family	75.30(22.82)
IFCR Community	61.30(64.76)

Table 3. Socioeconomic Status Change

	Year 1 M(SD)	Year II M(SD)	Year III M(SD)	Year IV M(SD)	F
SES	0.06(2.26)	0.10(2.28)	0.23(2.23)	-0.30(2.43)	2.08

*p<.05, **p<.01

To determine the families' ability to increase their economic self-sufficiency, Hierarchical Linear Modeling (HLM) was employed using socioeconomic status as the outcome variable. This model includes two levels; at level one the time point measure (years a resident has been a part of 5LAP) is included by itself. Level two included several variables used to control for difference in economic mobility inclusive of race, number of persons living in the home. Additionally, marital status, educational level and resilience (as measured through the IFCR subscale scores for Individual, Family, and Community resilience) and the head of household's Year 1 level of health (e.g Duke

Health Inventory) and depression (e.g. BSI total score) were all included at level two as both intercept and slope (of the level one time variable).

Using full maximum likelihood estimation (HLM 7: Raudenbush, Bryk, Cheong, Congdon, & du Toit, 2011), the analysis process was done in a nested fashion to determine the best fitting model. The first model tested is Model 0. This unconstrained model tests whether HLM is appropriate for predicting SES or whether a single level model could be sufficient. If the model does yield significant results, by way of variance at both level one and level two, modeling will proceed to fit a second model. In Model 1, one variable is added at the first level of the model. If this model proves to be significantly different, as indicated by deviance scores, the next model can be constructed. The deviance statistic is a measure of model fit that can be used to compare models, especially if those models are embedded in each other (Davison, Kwak, Seo, & Choi, 2002). In the final model, Model 2, all level two variables are added to both the intercept and slope and the significance of the model is tested against model 1. Coefficients for the final model will be presented.

Results

All HLM model fit statistics and coefficient estimates are presented in Table 3 below. Model 0 did fit the data ($\chi^2(406)=3927.56$, $p<0.001$) but more importantly the intraclass correlation (ICC) values determined that there is 87.8% of SES variance at level 1 and 12.2% at level 2, suggesting a fair amount of variance within level 2 and therefore it is appropriate to consider the data as multi-level nested and proceed with HLM.

Model 1 added only the time point (e.g. or the amount of time an individual received housing services) in to level 1. This model also fit the data ($\chi^2(406)=4174.00$, $p<0.001$) and the addition of time explained 25.4% of the variance left at level 1. When checking the deviance statistic ($\chi^2(1)=97.58$, $p<0.001$) this variable was a significant addition to the previous model. This is displayed in Table 4. The slope of this model was not significant and was negative ($b=-0.03$, $SE=0.07$, $p>0.05$).

The final, or full, model included the three measures of resilience, marital status, level of education, race/ethnicity, subscales measuring depression and physical health at level 2. This model was a significant fit to the data ($\chi^2(1)= 5106.66$, $p<0.001$), and the addition of these variables were a significant improvement with 4.4% more of the variance, at level two, accounted for by the addition of these variables. The deviance within this model prove it to be significantly different from that of the previous model ($\chi^2(10)=72.96$, $p<0.001$). The time variable within this model had a negative slope and seemed to significantly predict SES within the model ($b=-0.75$, $SE=0.29$, $p<0.05$). Three of the variables were significant predictors of the level 2 intercept. Specifically, resident's initial community resilience scores were associated with higher SES ($b=0.03$, $SE=0.01$, $p<0.05$). Additionally, larger families ($b=0.92$, $SE=0.34$, $p<0.01$) were predictive of SES. Finally, women had lower SES ($b=-1.08$, $SE=0.47$, $p<0.05$). Additionally, the slope of the race variable, which refers to residents who have identified as Black, ($b=0.24$, $SE=0.11$, $p<0.05$) was significant while the individual resilience variable ($b=-0.01$, $SE=0.00$, $p>0.05$) approached significance. For Black residents, this meant that their positive slope is able to combat the negative slope of time. Meaning that as residents who were Black remained in the program, they were able to make strides to negate the natural

Table 4. Coefficient and Reliability Statistics

Variables	Model 0		Model 1		Model 2	
	Coefficient (SE)	t	Coefficient (SE)	t	Coefficient (SE)	t
Level One						
<i>Intercept</i>	-0.13(0.12)	-1.09	0.04(0.16)	0.27	1.06(0.91)	1.18
<i>Timepoint</i>			0.57(0.18)	1.16	-0.75(0.29)	-2.58*
Level Two						
<i>IFCR-Individual</i>					-0.01(0.01)	-0.60
<i>IFCR-Family</i>					-0.02(0.01)	-1.15
<i>IFCR-Community</i>					0.03(0.01)	2.02*
<i>Marital Status</i>					-0.26(0.32)	-0.81
<i>Education^a</i>					0.22(0.39)	0.56
<i>Race^b</i>					-0.51 (0.32)	-1.59
<i>Family Size</i>					0.92(0.33)	2.76**
<i>Gender^c</i>					-1.08(0.47)	-2.28*
<i>DUKE Health</i>					0.00(0.01)	0.82
<i>BSI</i>					-0.01(0.01)	-1.13
Slope of Time						
<i>IFCR-Individual</i>					-0.01(0.00)	-1.88 [†]
<i>IFCR-Family</i>					0.00(0.00)	0.71
<i>IFCR-Community</i>					0.01(0.00)	1.54
<i>Marital Status</i>					0.16(0.11)	1.40
<i>Education^a</i>					0.21(0.14)	1.56
<i>Race^b</i>					0.24(0.11)	2.11*

<i>Family Size</i>			-0.19(0.12)	-1.54
<i>Gender^c</i>			0.16(0.13)	1.21
<i>DUKE Health</i>			0.00(0.00)	1.11
<i>BSI</i>			0.00(0.00)	1.14
Reliability	0.89	0.90	0.92	
Deviance (Parameters)	2144.39(3)**	2241.97(4)***	2214.93(14)***	
ICC	0.878	0.885	0.887	
δ^2 (δ^2 Standard Error)	0.70(0.09)	0.66(0.09)	0.61(0.07)	
τ (τ Standard Error)	5.00(0.41)	5.08(0.41)	4.79(0.39)	

†p<.06, *p<.05, **p<.01, ***p<.001; a-High School, b-Black, c-Female

slope of time. Variables that were not significant predictors at either the slope or intercept included the BSI Depression subscale, DUKE physical health, level of education, marital status, and the IFCR Family resilience subscale.

Discussion

There is a myriad of research on families that live in poverty. Many studies done with families living in governmental housing often use a univariate measure (e.g. adjusted income) to approximate changes in SES. This measure is easily accessible to those using data from housing entities and can show changes that may be happening. For instance, when looking at the same population a recent report showed improvements in overall earned income over time (Distelberg & Foster, 2016). This could be used as a

proxy of improvements in overall SES. While this is widely accepted, creating a composite variable allows for a more robust way of examining the idea of SES. It considers effects from the individual through the community. This use of SES in this study indicated that very few things can be significantly predictive of changes in SES.

Using a sample of Housing Choice Voucher residents, this study provides findings that predict socioeconomic status over time. It was hypothesized that residents who remained on the program would be able to increase their economic self-sufficiency. The analysis suggests that though this is not true for this sample, other factors emerge as significant predictors of one's socioeconomic status. Through this study, it was found that SES does increase over time but only when other variables are not accounted for (Model 1). When considering a host of possible factors that could contribute to SES, the slope for the variable indicating time spent in the program became negative.

Within the null model, this study found that there was a large amount of variance between and within individual families. This showed that there is a large amount of variance between families and their individual characteristics in socioeconomic status. This could mean that families and their unique constellations can have elements that are supportive of movement in socioeconomic status, as well as some characteristics that do not help socioeconomic mobility. For example, the analysis suggests one's gender is predictive of socioeconomic status. This is an interesting finding as an overwhelming majority of those sample and those within 5LAP are women (Distelberg & Foster, 2016). An additional finding was that one's family size could contribute to socioeconomic status. Some researchers have asserted that with larger families the head of household must "trade off their quality of life with the decision to have children, and that children

suffer economic deficits ...with addition of siblings” (Lawson & Mace, 2010, p.55). But this analysis shows that larger families have a better increase in SES over time.

Community resilience was also significantly predictive of socioeconomic status. When looking at community resilience, protective factors for one’s neighborhood include social support from non-family members and religious involvement (Forrest-Bank, Nicotera, Anthony, Gonzales, & Jenson, 2014). This connection with the world outside one’s home, could be a way that people find closeness within communities that can be very different from the communities they have moved away from. In keeping with the ideas of social capital, it could be this bridging that has the potential to link people to services or supports they may not otherwise know of (Pfefferbaum, Van Horn, & Pfefferbaum, 2015). Those connections in many ways could link a resident to services may be beneficial to their employment and earning potential. Finally, the slope for race, specifically being Black, was a significant predictor of socioeconomic status. Though discussed in literature, it appeared that there are factors that can shift socioeconomic status (Bloome, 2015; Hertz, 2007).

Implications

One of the implications of this study is the impact that programming like 5LAP can have on residents and subsequently their families. It seems that residents who have larger families had their socioeconomic status affected. By giving them access to housing services it is likely that they and their children may escape some of the traumas associated with poverty. It is likely that families are able to move into areas that experience less poverty and crime. Additionally, public policy could be touched upon in

this study. The current study adds to housing services in terms what could and could not be expected from their residents in four years and help them to assess the differing levels of support families may need while having housing assistance. By looking at this area, those in HUD would be able to determine how much support a family would need to be “self-sufficient” and be able to match those needs. In this way resources, time, and money could be properly managed and used in the most efficient manner possible.

Limitations

One of the first limitation to this study would be the sampling. Residents were removed from the potential sample if they did not complete the measures used in this study. This could potentially limit what type of residents were being measured. Also, for the measure of resilience, the initial time point was the only one used. This could limit what could be known about how resident’s potential changes in resilience effect their SES.

Conclusion

According to Bjorklund and Jantti (1999), the United States ranks high in overall earnings but is extremely low in economic mobility. Housing is one way in which to address the needs of the most vulnerable. Supports like housing can eliminate a major stressor in the lives of families who are already pulled thin. However, these housing programs are designed to move families towards economic self-sufficiency but it seemed to be problematic that programming around this issue has been conducted for the past twenty-four years and creating economic self-sufficiency has been such a great struggle.

Although the programming is working towards economic mobility, looking at different ways create change could be one such way of approaching the issue at hand. This study provided different ideas about what aspects can be targeted to have an effect on economic status. Knowing the potential economic trajectory can not only help us serve families, but allow marriage and family therapist (MFT)s to work better with the multiple systems families who live in poverty will be in.

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CHAPTER SIX
CHANGES IN ECOLOGICAL RESILIENCE WHILE LIVING IN POVERTY:
A LONGITUDINAL EXAMINATION

Abstract

Families living in and utilizing housing assistance have unique life experiences that shape the way that they adapt to adverse situations. For this study, longitudinal data was used to conduct an examination of ecological resilience for individuals who were receiving governmental housing supports. Phase I of the study utilized cross-lagged panel modeling to explore the ecological effects within multi-dimensional resilience over time. In this way assessing how the different levels of resilience affect one another. In this phase of the study both the effects of resilience over time and between levels, specifically from individual to family, family to individual, and family to community were significant. Phase II utilized latent growth models to assess the level of growth that occurs within residents over time and at each ecological level. These models showed little growth over time but covariance between family and community resilience highlight the interdependence between family and community resilience factors.

Introduction

How could one measure the process by which resilience is acquired or emerges within a family? This has long been an area of inquiry for social scientists. Resilience, as a concept, has been researched at different levels including the individual, family, and community. As of yet, little attention has been paid to how each of these levels work interdependently. This is of particular interest when considering families living in poverty, which often is associated with trauma and stress. In addition, resilience is best understood as multi-level socioecological construct (Simon, Murphy, & Smith, 2005), and therefore, the ability to examine this multi-level complexity allows a better assessment of resilience in families currently living in poverty. Unfortunately, while theory supports a multi-dimensional view of resilience, few empirical studies have validated these assumptions.

Background

Resilience is typically thought of as an "...adaptation following a disruption, or the capacity to recover, integrate the disturbance, and accommodate" (Pfefferbaum, Van Horn, & Pfefferbaum, 2015, p.3). Many researchers currently conceptualize this idea as a process of acquisition over the course of time (De Haan, Hawley, & Deal, 2002). Ideas around resilience were initially discussed based on theoretical ideas of how resilience works and how a system could acquire it. Current literature focused on some of the potential outcomes if a system does have resilience. Literature on resilience has only recently broached the interconnected nature of ecological levels of resilience. Thinking of the more ecological nature of resilience one could see resilience as "...a set of behaviors

over time that reflect the interactions between individuals and their environments, in particular the opportunities for personal growth that are available and accessible” (Ungar, 2011b, p.13). It is from this vantage point that connections between levels of resilience should be considered.

Individual Resilience

There has been extensive research done in the area of individual resilience. At the individual level, the idea is typically a characteristic that allows a person to thrive in spite of the immense difficulties the individual has to face (Masten, Best, & Garmezy, 1990). In addition, this work has tended to focus on the positive traits/resources one has or inversely risk factors one may possess that will affect resilience. Generally, characteristics that resilient individuals possess are self-efficacy, a positive affect, and higher levels of self-esteem (Tusie & Dryer, 2004; Lee et.al, 2012).

For adults with children, researchers have found that parents who displayed more “positive parenting” and provided more guidance for their children raised children who were regarded as more resilient (Condly, 2006). There have been a number of resilience factors identified for adolescents including, “strong goal orientation, being at grade level during elementary school, and high levels of social support” (Kennedy, 2007, p. 641). For children, there are both characteristic and familial presentation that affect their resilience. Condly (2006) found that children who were identified as resilient had an emotional integration in their families and found emotional support within and outside of their families. Some risk factors associated with lower levels of resilience included mental

illness disorders (e.g. depression and PTSD), negative affect, and perceived stress (Tusie & Dryer, 2004).

For many, looking at individual resilience on its own leaves, portions of people's lives out of the equation. This would indicate that individuals don't operate "in isolation. The effects ripple outward in the "community to friends, neighbors, schools, congregations, health care, and other natural support systems" (Landau, 2010, p.516). Matsen and Monn (2015) have called for more of an integration between the levels of resilience noting the interdependence between the individual and familial levels of resilience. They assert that there has been a wealth of research done on resilience at both levels and that researchers can benefit through making connection between the two distinct levels. Ungar (2011b) makes larger leaps and asserts that resilience is "a shared quality of the individual and the individual's social ecology, with the social ecology likely more important than individual factors (p.17)".

Family Resilience

Resilience at this level was initially thought of as a trait something that families had and theorists described it as such. There are various models that have been used to examine family resilience. These models were all too often focused on the particularity issues associated with impoverished families. One such model was the Double ABCX Model (McCubbin & Patterson, 1983). This model looked to examine how resilience in a family can shift the way that the family deals with stressors. To this end, assisting families, by increasing their resilience, may be one of the many ways to aid families living in poverty.

The next movement in family resilience was focused on the processes by which families could be resilient. It is through these processes that families could acquire resilience and each element of the systems could affect the overall resilience of the family (Henry, Morris, & Harrist, 2015). Walsh's framework highlighted the three major areas that resilient families rally around; a shared belief system, organizational patterns, and communication patterns. Others have noted similar resilient or protective factors such as family adaptive structures, family cohesion, social support, stable income, adequate housing, family routines, and family rituals (Benzies & Mychasiuk, 2008; Black & Lobo, 2008; Mullin & Arce, 2008). Furthermore, these resiliency scholars noted that family resilience can be developed at any time, and therefore a process rather than a static trait.

Although there has been a great deal of theoretical work done around family resilience, less has been done to consider how it is connected to both individual and community resilience. Without being able to examine resilience as an ecological construct, we limit what we can know about the process of resilience. This missed opportunity leaves a gap in how to apply all the previous work on family resilience to what we know about larger systems of individuals (Henry, 2015).

Community Resilience

Ungar (2011) defined community resilience as “social capital, physical infrastructure, and culturally embedded patterns of interdependent that give it the potential to recover from dramatic change, sustain its adaptability and support new growth...”(p.1742). This level of resilience has gone through its own journey in how it conceptualizes resilience. For instance, Chaskin (2008) noted that a lack of “concentrated

poverty, crime, the concentration of single-parent families, housing quality...” (p.67) make up communities that have more protective features for families. White, Edwards, Farrar, and Poldinec (2015) identified similar features but added: the health of local workforce, local economy and general education level within the community.

In examining community resilience, researchers noted the “interconnection between the family and the community as crucial” for identifying resilience at the familial level (Mullin & Arce, 2008, p. 432). These researchers indicated that families who were able to create and maintain connections with the community were able to better manage adverse situations. They also found that two levels of resilience (e.g. family and community), were interconnected in such a way that families and the services providers that they worked with saw the two levels leaned heavily on one another. This interconnected nature of resilience is extended to that at the individual level. Ungar (2011b) noted that an individual’s level of resilience is a manifestation of how the community that individual lives in is able to provide protective factors for the individual to thrive under. Williams and Merten (2015) took this a step further and were able to connect community level ideas to the familial level and to individual outcomes. This study found that connections at the community level served as a way to improve parent child relationships while shifting levels of depression for the individual (Williams & Merten, 2015).

Poverty and Resilience

There is a wealth of information that linked resilience and poverty. Some federal programs that help to act as a safety net for low-income families, not only alleviate stress

but help to buoy families in their time of need (Orthner, Jones-Sanpei, Williamson, 2004). These supports are generally thought to include Temporary Assistance for Needy Families (TANF), Supplemental Nutritional Assistance Program (SNAP), Medi-Cal, etc. An additional way to strengthen families living in poverty have been to intervene through housing services. Federally based housing provides some level of support that could help buoy families, especially those who live in poverty and those who might lack varied social supports.

When available literature examined the possibility of resilience in people living in poverty, it often happens with specific ecological levels in mind. For instance, when individual resilience was examined, researchers found that for individuals living in subsidized housing as they remained in their economic situations, their resilience eroded over time (Okech, Howard, and Mauldin, 2012). There are also researchers that have looked at family resilience while living in poverty. Some researchers have found that resilient families in these circumstances display abilities to problem solving, emotional expression, acceptance, and positive thinking (Wadsworth & Santiago, 2008). Additionally, Mullin and Arce (2008) found that families are more likely to be resilient when they, “seek, receive, and give support as a way to build interconnections; hold beliefs about themselves, the social, and/or spiritual world that nourishes them; and take action steps to control their destiny” (p. 435). In some instances, other family members may have been in a similar economic situation and may not be able to give the level of support necessary as the “material, economic, and social resources, the potential for resource exchange will be low (Miller-Cribs and Farber, 2008). Together these things show how poverty can complicate the process by which resilience happens. What can be

even more of a challenge is that resilience has often presented as though it exists at or level or another.

There is a gap in being able to look at the potential of families, especially when taking the different ecological levels into account. This proves to be particularly problematic due to the interconnected ways in which people operate. The explanation about families, particularly those living in poverty, each level of resilience offers only provides a piece of the overall puzzle. By combining these elements together, we are able to more accurately see how the process of resilience works as a whole rather than in a piecemeal fashion.

Current Study

To assess the interdependence of resilience across ecological levels this study applied theoretical models to data collected from families that recently entered a low-income housing assistance program. Within this study we hypothesized that individual, family, and community levels of resilience are interdependent over the course of four years. Two phases of analysis were employed to test this hypothesis. The first phase tested cross-lagged panel modeling to estimate the effects of individual, family, and community resilience over time and across ecological levels. These cross-lagged models helped provide insight into the directionality of effects across each level of resilience (Kline, 2011; Tabachnick & Fidell, 2007). Although a helpful step forward, this step of the study did not fully assess how and if resilience changes over time. These cross-lagged models could speak to whether change happened over time, but this change must be assumed to be linear and is therefore not a precise estimate of the latent growth over time.

To this end latent growth models (Curran, Obeidat, Losardo, 2010; Raudenbush & Bryk, 2002) assessed whether change occurred overtime but also whether this growth was linear, curvilinear or some other poly-power nominal growth. Therefore, the second phase of the study estimated multiple latent growth models. By looking at both the fixed and random effects within each type of resilience, we see the different trajectories of resilience while remaining interdependent with the other levels (Curran, Obeidat, Losardo, 2010). To achieve this level of insight, this study used structural equation modeling to fit various growth models (Duncan, Duncan, & Strycker, 2006).

Method

The Housing Authority of the County of San Bernardino (HACSB), had a program for families who qualify for what would be known as a Housing Choice Voucher (previously known as the Section 8 program). This program, the Five-Year Lease Assistance Program (5LAP), was designed with the idea of economic self-sufficiency in mind (HACSB, 2016) For the HACSB that would mean that families will be able to transition off governmental assistance, including housing, in the span of five years. These families were the families of interest for this study.

Participants

This study used data collected from an existing longitudinal study. This study surveyed 1,650 families who are enrolled in the 5LAP program at the HACSB, and would be potential participants for this study. The study included heads of households, who met the following requirements:

1. Ability to speak, write and read in English
2. Were legal citizenship within the U.S.
3. Were currently receiving support from HACSB and be on 5LAP
4. Had a Head of Household member that was 18 years of age or older.

For the purposes of this study, 351 heads of households were used in the analyses; a subsample of these participants were selected. Participants had to have completed all relevant measures (noted below) and have completed four years of data collection. Since there was a lower response rate for the self-report survey (used to collect the measure below) 351 are included in this study, with 1,299 residents either not completing the self-report survey or not having been in the study long enough to complete all necessary time points. The participants were all consented prior to their being included within the study. All participants were informed that their housing services are in no way tied to them being a part of the study.

Design

Families involved in this study were contacted through the Community Development Initiatives (CDI) case workers and asked to complete an Individualized Treatment Services Plan, as required for their participation within the program. Within this meeting, the CDI case workers asked potential participants if they would be willing to participate in the Loma Linda University portion of the study, which consisted of an additional survey and allowing LLU researchers to access data collected within the program. If participants agreed, they would be consented and given a survey which would be taken annually at follow-up meeting with their case manager. The completing

of the survey did require a great deal of time and commitment from families that are often spread thin due to the size and possibly sensitive nature of the survey. After survey was taken, LLU will request data from HACSB. HACSB stored both administrative and data from the CDI department that LLU uses in a larger database. Once information was received from HACSB, all data was merged into one large data set. For the purposes of this study, only the data collected through the LLU survey, specifically the Individual, Family, Community Resilience Resources (IFCR-R) Profile, will be used.

Measurements

LLU Demographic Survey

These items measure basic demographic information which ranges from marital status, education, race/ethnicity, to use and access of resources within San Bernardino County.

IFCR-R Profile

The IFCR (Distelberg, Martin, Borieux & Oloo, 2014) is a 75 item multidimensional self-report survey that measures 20 different dimensions of resilience. These dimensions range from individual factors of self-esteem and self-efficacy to community level factors associated with safety and community efficacy. The IFCR was created, and standardized for use in low income families. The three major scales (Individual, Family and Community) show strong internal reliability (ranging from $\alpha = .71-.95$) and shows strong convergent validity with similar measures of resilience at the individual, family and community levels.

Analytic Strategy

Prior to the planned analysis, data was evaluated for missing data and univariate/multivariate assumptions associated with the planned analysis. Issues with kurtosis emerged in several variables including individual and family resilience at Years 1 and 3. Kurtosis for these variables fell outside of the acceptable range with values ranging from 2.21 to 8.34. This data was trimmed in order to manage univariate violation. After the data was trimmed, other univariate assumptions and trends were examined. In looking at Table 1 and resilience over time, there seems to be an increase in individual and community resilience from Year 1 to Year 2 and then a stabilization of that resilience in Year 3. Family resilience seems to differ in that there is a measurable but non-significant increase in resilience from Year 1 to Year 2 and a drop in resilience to levels lower to the initial year in Year 3. Though these differences exist, the only significant difference is in family resilience specifically between Year 2 and Year 3.

The missing data (at 14%) was examined and appeared to be missing at random. Therefore, the analysis proceeded and used Estimation Maximization (EM) in EQS to replace the missing data (EQS 6.1: Bentler, 2006). The correlations (and means and standard deviations) in Table 2 below were used in the analysis. Examining these correlations, there is an interesting occurrence that all but four of the correlations are significant and positively so. These nonsignificant correlations all involve individual resilience at either Year 1 or Year 2. Individual Year 1 and Family Year 1 ($b=.09$), Family Year 3 ($b=.10$), and Community in Year 1 ($b=.00$) were all nonsignificant. Additionally, the correlation between Individual Year 1 and Community Year 3 was non significant ($b=.10$). From this level of examination, it does suggest that resilience is interdependent

and consistent over time. As this was indicated at the univariate level, the two-phase multivariate analysis proceeded.

Table 1. Descriptive Statistics

	Year 1		Year 2		Year 3		F
	Mean	(SD)	Mean	(SD)	Mean	(SD)	
Individual Resilience	80.72	4.87	83.00	8.31	83.17	6.27	0.47
Family Resilience	80.65	5.90	81.16	8.43	78.91	8.43	6.18**
Community Resilience	64.78	7.39	67.15	9.20	67.95	7.61	1.05
N	351						

*p < 0.05, **p<0.01

Table 2. Resilience Variable Correlations

	1	2	3	4	5	6	7	8	9
1. Individual Year 1	1								
2. Individual Year 2	.45**	1							
3. Individual Year 3	.38**	.75**	1						
4. Family Year 1	.09	.19**	.43**	1					
5. Family Year 2	.37**	.21**	.16**	.60**	1				
6. Family Year 3	.10	.56**	.48**	.71**	.62**	1			
7. Community Year 1	.00	.39**	.38**	.61**	.32**	.70**	1		
8. Community Year 2	.18**	.31**	.38**	.40**	.43**	.48**	.19**	1	
9. Community Year 3	.20**	.10	.11*	.24**	.54**	.37**	.21**	.65**	1

The planned analysis took place in two distinct phases. Both phases utilized structural equation modeling in EQS (EQS 6.1: Bentler, 2006). Each model was estimated with full information maximization likelihood (FIML). When examining the models, each model will be assessed first for fit and then if the model is nested within the previous model. Therefore a chi-sq change test as well overall model fit statistics of Comparative Fit Index (CFI), Goodness-of-Fit Index (GFI), and Root Mean Square Error of Approximation (RMSEA) were used to determine if each nested model proved to be not only a good fit, but also if the constraint proved to be tenable (Kline, 2011) through the modeling process.

In the first phase of analysis the goal was to examine what level and when, resilience shifts for families that use supportive housing. This analysis proceeded through two different models. Both of which were cross lagged autoregression models (EQS 6.1: Bentler, 2006; Kline, 2011; Tabachnick & Fidell, 2007). The first model estimated cross-lagged effects of individual, family, and community resilience over time. The second model removed the nonsignificant pathways from Model 1. When initially constructing the first model, the theoretical full model was tested and using the chi-square statistic as well as the other model fit statistics, it was found that at each level of resilience in year 1, there was at least another year that was significantly different than that of the subsequent years. More specifically within individual resilience, each subsequent year was significantly different than year 1. This difference in resilience, at each level, could be due to when residents took the measure and that this often aligned with their move into the program and a new community. As such, analysis proceeded without the initial year of resilience in the measured models and all information about the data and subsequent

modeling is based on data used during analysis. Since Year 2 measurements were taken at the end of Year 1, Year 2 will be considered and referred to as Year 1 in the results sections.

The second phase built on Phase I and looked at the ecological nature of resilience and its change over time. Models that were tested include that of freed slope, linear growth, and quadratic growth.

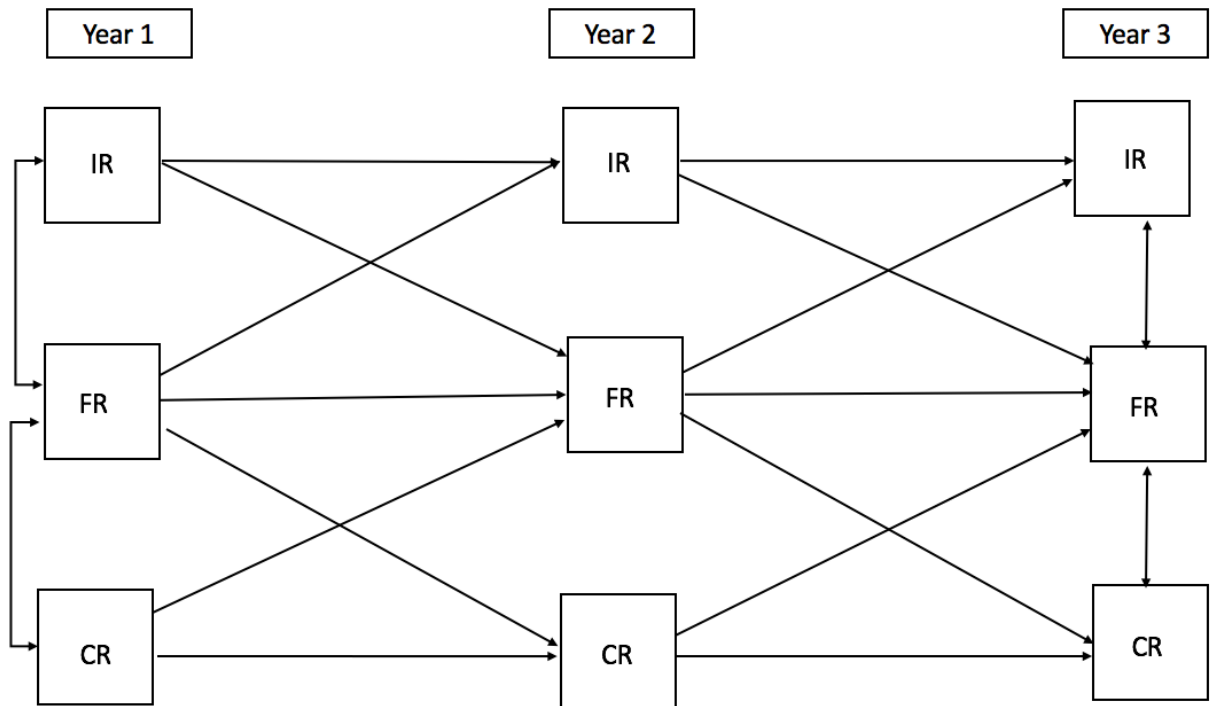


Figure 1. Theoretical Full Model of Longitudinal Effect of Ecological Resilience

Results

Phase I

The first cross-lagged model tested a full model (Figure 2) with autoregression (e.g. lag) and cross effects. This model was a well-fitting saturated model ($\chi^2=20.72$,

$p=0.00$, RMSEA= 0.07, GFI=0.99, CFI=0.99). This model estimated each lagged effect to be statistically significant with multiple cross effects also being significant. For example, pathways between individual resilience at Year 1 and family resilience at Year 2 ($b=-0.19$, $\beta=-0.23$, $SE=0.06$, $p<.05$), individual resilience at Year 2 and community resilience at Year 3 ($b=0.20$, $\beta=0.20$, $SE=0.04$, $p<.05$), family resilience at Year 2 and community resilience at Year 3 ($b=0.19$, $\beta=0.19$, $SE=0.05$, $p<.05$), family resilience at Year 2 and individual resilience at Year 3 ($b=0.13$, $\beta=0.17$, $SE=0.04$, $p<.05$), were all estimated to be significant pathways. Most the covariances within this model were significant, and positively so. With the exception of covariances between individual and family ($b=-2.12$, $\beta=-0.23$, $SE=1.72$, $p<.05$) and community resilience ($b=$, $\beta=-0.23$, $SE=1.16$, $p<.05$) in Year 3.

A second model was fit and trimmed nonsignificant pathways from the previous model. This new model also fit the data ($\chi^2=30.93$, $p=0.00$, RMSEA= 0.05, GFI=0.98, CFI=0.99). Furthermore, a chi squared difference test between the full model (Model 1) and this constrained model showed that this second model was tenable ($\chi^2\Delta=1.28$, $p > 0.05$) and given the parsimony of this trimmed model it can be argued that it offered a better estimation of the data. Figure 2 below shows the path parameter estimates for this model.

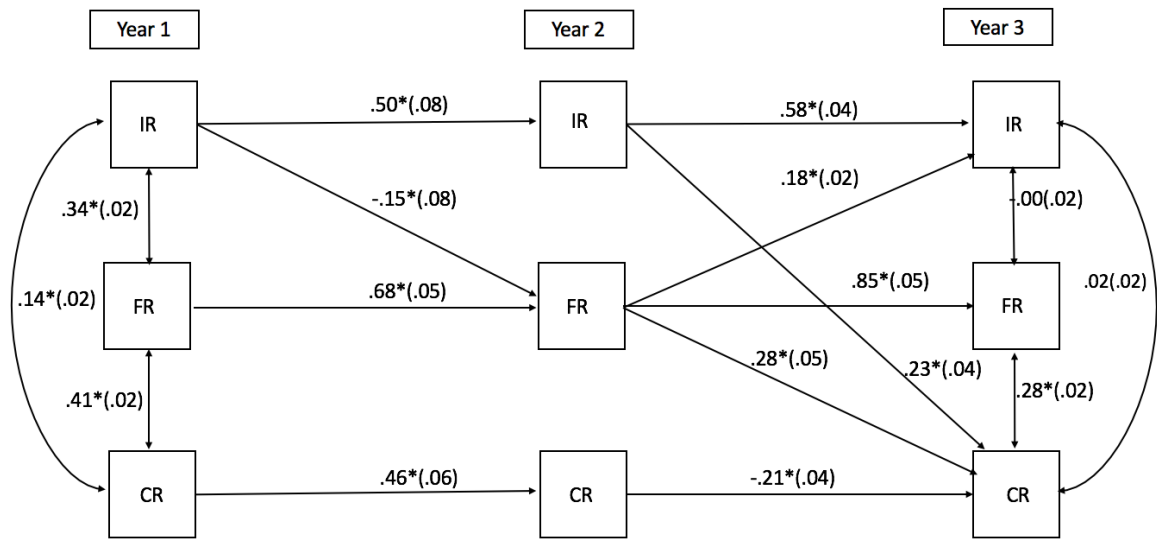


Figure 2. Final Model of Longitudinal Effect of Ecological Resilience

Within this model all autoregression lag effects were significant and positively correlated with the exception of the lag effect between community resilience Year 1 and 2 ($b=-0.17$, $\beta=-0.21$, $SE=0.04$, $p<.05$). There were several cross effects that were also significant within the final model. The first of which is the pathway between individual resilience at Year 1 and family resilience at Year 2 ($b=-0.28$, $\beta=-0.15$, $SE=0.08$, $p<.05$). Secondly, the pathways between individual resilience at Year 2 and community resilience at Year 3 ($b=0.21$, $\beta=0.23$, $SE=0.04$, $p<.05$) between family resilience at Year 2 and individual resilience at Year 3 ($b=0.13$, $\beta=0.18$, $SE=0.04$, $p<.05$) and community resilience at Year 3 ($b=0.25$, $\beta=0.28$, $SE=0.05$, $p<.05$) were all significant.

Table 3. Model Fit Statistics

	χ^2	df	CFI	RMSEA	RMSEA (90% CI)	$\Delta\chi^2$	p
Model 1	20.722	6	0.992	0.077	0.043 0.115	-	0.002
Model 2	30.931	14	0.991	0.054	0.028 0.080	10.29	0.006

*p < 0.05, *p<0.01

Phase II

The first model tested did not assume (e.g. fix) slope parameters for the three latent factors, but rather allowed the slope coefficients to vary freely. For this model, the overall fit was acceptable ($\chi^2=31.74$, $p=0.00$, RMSEA= 0.11, GFI=0.98, CFI=0.99). We then fit a model that assumed linear change over time, in terms of the slope coefficient pathways. This linear model offered a poor fit to the data ($\chi^2=125.71$, $p=0.00$, RMSEA= 0.15, GFI=0.94, CFI=0.94). Finally, we tested a quadratic growth model. This model did not fit that data either ($\chi^2=157.34$, $p=0.00$, RMSEA= 0.17, GFI=0.92, CFI=0.92).

Therefore, the first model was assumed to be the best fitting model. This model estimated the slope coefficients to have little to no change over time. For example, the slopes for Individual resilience were ($b=1.00$, $\beta=0.00$, $p>.05$) for Year 1 ($b=0.99$, $\beta=-0.00$, $t=0.94$, $p>.05$) for Year 2 and ($b=0.99$, $\beta=0.00$, $t=1.22$, $p>.05$) for Year 3. Slopes for family resilience differed for Year 1 ($b=1.00$, $\beta=0.00$, $p<.05$), Year 2 ($b=0.99$, $\beta=0.00$, $t=1.31$, $p>.05$), and Year 3 ($b=1.00$, $\beta=0.00$, $t=2.01$, $p<.05$). Slopes for community resilience were ($b=1.00$, $\beta=0.14$, $p>.05$) in Year 1, ($b=0.99$, $\beta=0.06$, $t=.99$, $p>.05$) in Year 2, and ($b=0.99$, $\beta=0.07$, $t=1.50$, $p>.05$) in Year 3. Regarding the between factors

covariances, family and community level factors were found to be significant. Therefore, there did not appear to be a change in resilience over time in this sample. Or at least not a growth change. Rather families probably increased or decreased their resilience over time, but not in common the same way. Some likely increased while other decreased over time.

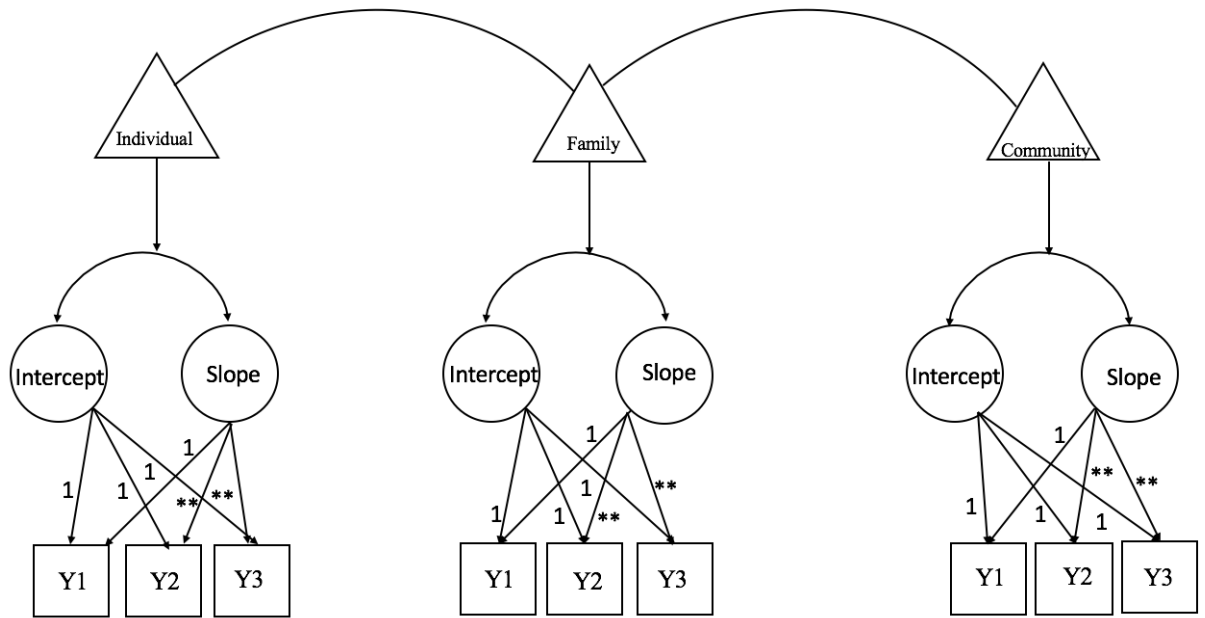


Figure 3. Initial Growth Model

Table 4. Model Fit Statistics

	χ^2	df	p	CFI	RMSEA	RMSEA (90% CI)
Model 1	31.743	6	0.002	0.992	0.111	0.075 0.150
Model 2	125.714	12	0.000	0.991	0.152	0.128 0.176
Model 3	157.337	12	0.000	0.992	0.172	-0.148 0.196

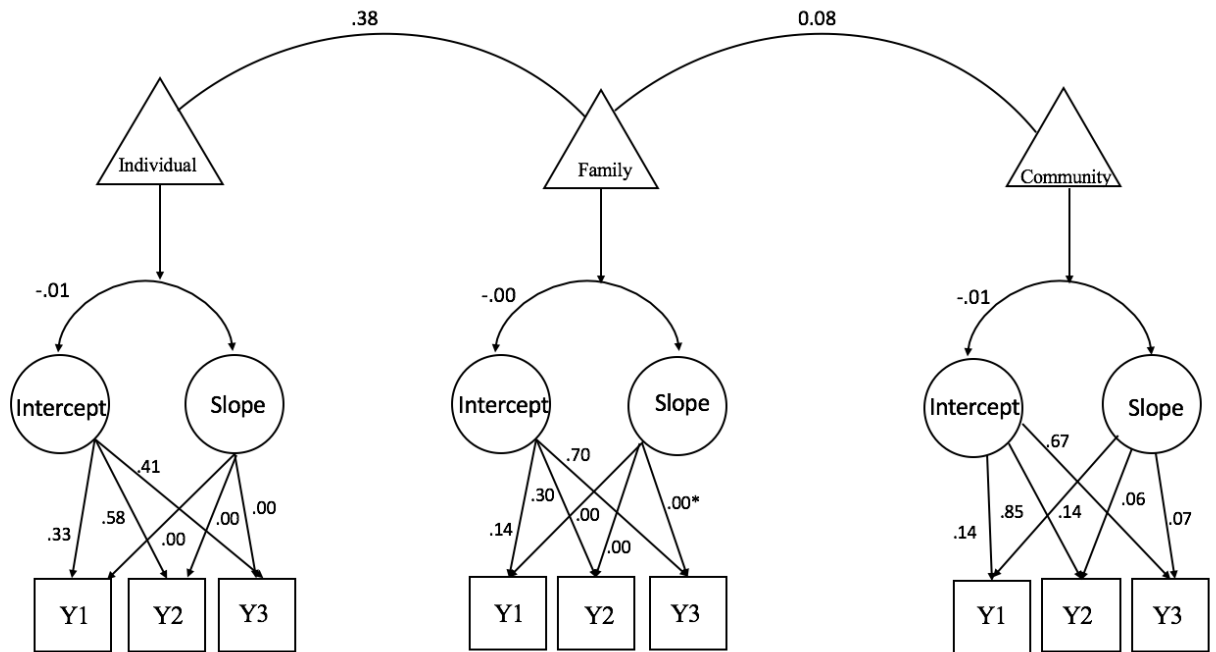


Figure 4. Final Latent Growth Model

Discussion

Using a large sample of residents from Southern California, this study offered key findings related to how resilience works and what it looks like over time. It was hypothesized that resilience would work ecologically and that there would be significant growth over time. Analysis fails to support both hypotheses but provides interesting ideas about resilience within families using a government housing program.

The first analysis, while not fully supporting the hypothesis, did show differing level of resilience impacting one another. For testing the ecological features of resilience, the data indicated that resilience is conceptually nested and that resilience is interdependent. This analysis showed that resilience, at each level, was significantly affected over time. One stand out in the autoregression was the negative correlation

between Year 2 and 3 of community resilience. For every increase in community resilience in Year 2, there was a decrease in community resilience in Year 3. This could indicate that families are readying themselves to detach from their current communities with the thought of an impending move.

This first phase also showed that individual resilience, at two different time points, affected both family and community levels of resilience. The effect of individual resilience (Year 2) on community resilience (Year 3) shifts the idea that community resilience may have a direct impact on the individual (Ungar, 2008). One possible idea could be that an individual may need to feel more self-assured, confident, and accepting of their current situation before being able to connect with the community at large or make steps to finding different communities in which to belong. Additionally, family resilience at Year 2 seemed to significantly impact individual and community levels of resilience at Year 3. This seemed to be a novel in that it family has effects on the other levels of resilience during the same time point. This finding begins to move into the gap in literature around family resilience and its connection to both individual and community resilience. We did see effects moving from the individual (Year 1), down to the family level (Year 2), and finally to community level (Year 3). Though this relationship is complex in the directionality of the effect, it did reemphasize that people do not operate in isolation and highlights the interconnected ways in which resilience can move at different levels.

In the second set of analyses, how resilience changed over time was the focus. The data suggested that there are no major shifts in growth after the initial move into the housing program. Additionally, the slope of family resilience was significant in Year 3.

Although this seemed to be the case, family and community levels of resilience covaried with one another. This is in line with Mullin & Arce and their reporting of family and community resilience being interdependent (2008). The same can be said for a family's ability to connect with the community and its effect on the family (Merten & Williams, 2011).

Implications

One of the major implications of this study would be to add to the around what how levels of resilience affect one another over the course of several years. Additionally, this study provides marriage and family therapists ideas on the process by which resilience happens and even times where our services could be useful to families. Though there seems to be little growth in resilience over time, with targeted interventions at each level resilience may be increased. Also, the shifts in resilience may not be significant, but they did exist especially between the family and community levels. If supportive services offered to them were focused on a family's communication or organization, it is possible that we would see shifts in resilience. In the future including demographic characteristics such as race and family size may be helpful in assessing the growth of resilience over time.

Limitations

First, the initial year of resilience was removed from both sets of analyses. It was removed as there appeared to be some sort of intervention affect happening during this first year. As such, there are limits in what can be deduced about resilience within this

sample. Although this may be the case, it could be possible that families moving into this program have moved from the survival stage of family resilience and into the adaptation stage (Lietz, 2007). This survival stage sees families making their focus moving from one day to the next. Families here are “not seeking to grow or learn new skills, nor were they yet ready to adapt their family situation without becoming too overwhelmed (p.149)”.

When a family moves into the adaptation they are able to make changes to deal with the difficult circumstance they find themselves in. During this stage families accommodate through their use of flexibility setting of boundaries and being more communicative.

Also, the main measure of interest, the IFCR, is a tool that has been used with only the head-of-household. Generally, those that do research with these families are focused on that individual and their perception of their circumstances. With receiving information only from the individual identified as the head-of-household, researchers are missing pertinent information around the very goals they look to measure. With the focus of measure on the individual, we cannot adequately capture the many aspects of the lives we choose to study (Seedall, 2014). There are limits what we can “know” from one individuals’ perspective of their family or community.

Additionally, this study has specific limits due to the sample. One such limitation was that this study used a sample that is not representative of the demographics of San Bernardino county and of low-income communities in general. The sample used was a majority African-American sample, this and is quite different than that of the majority Hispanic county in which the study was conducted (Census, 2010). Similarly, the overwhelming majority of participants were women (88.7%), while nationally there are fewer women in programs like the one participants were enrolled in. Also, persons who

were in a housing program and were enrolled in this program for at least four years. This sample could be very different than that of individuals who chose to leave the program prior to the four-year mark. Also, this population volunteered not only to complete the survey but specifically the measures of resilience.

Conclusion

As systemic thinkers, we are aware how poverty can both affect and shape how a family orients itself. This experience of poverty, overtime, can erode one's ability to be resilient. This study provides one look into how resilience can shift over time and what this idea can look like at three different levels. These findings are important because there are so many Americans that are affected by poverty and the necessity of housing. The findings also suggest the importance of examining the idea of resilience in a more ecological fashion. By reflecting resilience ecologically it not only sheds more light on the complex nature of resilience, but that of families who experience adverse situations on a regular basis (Ungar, 2011b).

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CHAPTER SEVEN

CONCLUSION

Implications

HUD and Supportive Housing Programming

One of the major implication of this study would be to add to the existing literature regarding how resiliency of individuals as well as families effects families receiving housing assistance. The current study adds to housing services literature in terms what could and could not be expected from their residents in four years and gives rise to the relevance of agencies assessing the differing levels of support families may need while having housing assistance.

In examining the results of Aim I, we see that there are some things that can predict socioeconomic status. Though some of what predicted socioeconomic status where characteristics that cannot be changed, but a resident's entry level of community resilience was identified and is malleable. Leaning on community partners or creating a non-profit that attends to the need for social connection, may be a way that housing programs can help set their residents up for future success. Aim II examined the different level of resilience. Knowing that there is little growth between years two to four, for those who remain in the program, supportive services may be concentrated in the beginning of their residency. In this way resources, time, and money could be properly managed and used in the most efficient manner possible.

Overall, more thought should be given by supportive housing programs in possibly providing education or assistance in families moving to different communities. There are arguments that both support and oppose this idea. Arguments that

support this idea look to decentralizing poverty and believe that with the potential move away families could have access to various resources in the form relationships, physical spaces, and personal opportunities. Opponents to of the decentralization argument believe that these efforts fail. They argue that movements from highly concentrated areas of poverty do not always yield changes in economics and employment (Quigley & Raphael, 2008).

Another important consideration for mobilized vouchers is that some families may have to pay more for their housing. Although, they might pay more in monthly rent, they would also receive more in rental assistance as their assistance is based on the will pay more in dollars but will also receive more in assistance by moving to areas with higher rental units. For this study, the data in both Aim I and II suggests that when a family moves into a more resilient community they will not only experience an increase in SES, but this level of resilience can affect the family and individual level of resilience over time. The Housing Voucher Program has been set up to allow for families to move into different communities than those they may have already settled in. As this is a part of the way that the program is conducted, it appears that this may fit well with the program as a whole.

MFT Implications

Marriage and Family Therapists (MFTs) have a wealth of training in using systemic ideas to affect a community. With contributors to the field like Unger (2011) focusing on how to use systemic thinking within community setting and with those deemed multi-stressed or low-income, systems thinkers have a foundation from which to

pull. This study can further add to the literature on resilience and the ecological implications of it. Also within this population there may be little growth after initial enrollment in a housing program, but there is some effect with beginning a supportive housing program. If we as MFTs want to be of service to these families, we now know times in which intervention may be most fruitful for that system as a whole.

By looking to these more process oriented variables like resilience, we would be able to understand how to assist families better and how to help them in their interactions with larger systems like HUD. There is a potential of our expertise as MFTs being able to be supportive of things like community resilience that seems to affect socioeconomic status and are ultimately affect by both family and community resilience. This would be especially important as these larger systems often place demands on our potential clients that may affect their level of functioning and their ability to meet that system's demands. Additionally, there is an opportunity to connect more with and advocate for our clients who may be using housing supports. Burton et al. (2010) noted that the field had a wealth of research surrounding the intersection of socioeconomic mobility and race, but lacked a nuanced view of how family process, for ethnic minority families, could affect socioeconomic mobility.

Limitations

One of the first limitation to this study would be the sampling. Residents were removed from the potential sample if they did not read or write in English. This limits which residents were being measured and whose voices were being counted. It is also not entirely reflective of persons who are enrolled in 5LAP. As such findings in either aim

may not be generalizable to all 5LAP families and to other Housing Choice Voucher program participants. Additionally, all of the measures taken were done by the head-of-household only. While this study implored complex statistical methods and measures that can more closely predict family level responses, their actual response are lacking. There has been a call within the field for our easements and analysis to mirror one another rather than leaving the work to assess partner or family level issues to statistical analysis (Card & Barnett, 2015). This then limits what can truly be known about families and communities from the perspective of the individual.

In Paper I, a variable was created to measure socioeconomic status. The way in which the socioeconomic variable was created, three potential variables could measure community level effects. These effects could lend the composite variable to more heavily measure these issues. Also, with the way the individual variables were weighted if residents could not afford or did not want to move, because of potential disruption of social support, this variable would not be able to take that into account. An additional limitation to this phase is that within the larger data gathered from HACSB, there were several persons who were exited from the program as they were considered “over-income”. HACSB established a ceiling for residents in the third year of the longitudinal collection of data.

In Paper II, the initial year of resilience was removed from both sets of analyses. This is certainly a limitation of that paper. Much could be missed in terms of tracking resilience from enrollment to near program completion. What is lost is the process in which resilience happens for families.

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